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INLAND EMPIRE business journal

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Close Up



Lee C. McDougal
see page 7

VOLUME 15, NUMBER 2

FEBRUARY 2003

\$2.00



The new Storage West self-storage facility — a beautiful example of Inland Empire Builder's expertise and ability to match a business' requirements with functionality and style.

AT DEADLINE

Ontario P.D. Unveils New Euro-copter

In late January, the Ontario Police Department unveiled its new Eurocopter AS350 B2 at Ontario International Airport in the Mercury Air Center. No taxpayers dollars were used to purchase the aircraft. Asset forfeiture funds and insurance funds were used instead.

The helicopter has a 732 shaft horsepower gas turbine engine and can seat six. In addition, it will contain a removable litter, capable of removing injured or wounded firefighters or law enforcement personnel.

The new unit has a certified ceiling of 23,000 ft.; can stay in flight for

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Respected Local Contracting Company Builds Grand New Facility for Courageous Family's Dealership in Riverside

The Skip Fordyce Harley-Davidson SFHD dealership in Riverside, is a subject of intense pride for the builder, Inland Empire Builders, a general contracting company in Rancho Cucamonga specializing in all phases of commercial, restaurant, large kitchen, and industrial construction.

This versatile mid-sized company has been responsible for a long list of beautiful, functional buildings in diverse styles, according to the needs of its clients. These have included: the Ponderosa Steakhouses in Riverside and Rancho Cucamonga; Cask 'n

Cleaver in Rancho Mirage; Rite Aid Drug Stores; Citrus Ford in Ontario; the Lakeland Village Fire Station, Lake Elsinore; Upland Unified School District Modernizations 2001 and 2002; Chino Valley High School, specialties; Golden Eagle Moving Services, Upland; Palm Desert Retail Shops; Palmetto Center, Fontana; several storage facilities and Ontario Mills businesses; a plethora of Auto-Zone Automotive Stores; Pep Boys; Midas Muffler Centers, and so many more.

Stan Kupferer, president of In-

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Heads Up On Hot Topics Affecting the U.S. and Japan "U.S. Trade Agenda-Preview for 2003"

by Brink Lindsey, Cato Institute

The Bush Administration's trade policy can be characterized as "one step back, two steps forward," explained Brink Lindsey, the Cato Institute's director for Trade Policy Studies.

Speaking at the recent "Heads Up on Hot Topics Affecting the U.S. and Japan" breakfast, Lindsey said that upon taking office, the White

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Come See the Camel Exhibit in Indio!

More than desert transportation; the Oasis Camel Dairy Exhibit and Show is an educational show appearing daily at the Riverside County Fair & National Date Festival, Feb. 14-23.

Research is underway for the possible use of camel milk in the battle against diseases such as rheumatoid arthritis, MS, TB, and diabetes.

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Next Generation Outpatient Center Breaks Ground in I.E.

Nations Surgery Center Begins Construction on Fourth Facility in Ontario

Moving ahead with its expansion plans in the Inland Empire, Nations Capital Group, innovators in state-of-the-art outpatient surgery centers offering advanced technologies with a commitment to superior patient health care, has announced the groundbreaking on its fourth Nations Surgery Center, located in Ontario.

"This expansion is another vote of confidence in our business model and commitment to building facilities that emphasize the marriage between patient comfort and advanced surgical technologies," said Larry Sherman, president and chief executive officer of Nations Capital Group, parent company of Nations Surgery Centers. "At a time in the health care industry where quality patient care and doctors' professional needs have taken a back seat to cost cutting, we at Nations are continuing to invest in personalized care, technology, and empowerment of our doctor-partners."

The Inland Empire Center, located

at 1211 West 6th Street in the city of Ontario, is the fourth Nations Surgery Center in Southern California, joining Encino, Anaheim and Camarillo. The new Ontario facility will boast 14,000 square feet, with five operating rooms, including ENDO suites housed with the latest technology in surgery equipment, including Stryker systems equipped with the Hermes Voice Recognition System. Each surgical suite is designed with the surgeon's needs in mind for maximum space to perform procedures and control over all the necessary operating tools.

In keeping with Nations' dedication to patient comfort, the design and décor of the Ontario location will go beyond competing outpatient surgery centers, through the creation of a serene environment more reminiscent of a luxury day spa, thereby promoting quality care for quick recovery.

"Ontario was an ideal location for our next expansion with a strong network of doctor-partners and solid relationships with area employers interested in an alternative surgical solution for their employees," Sherman

said. "We succeed where others have failed by focusing on the twin goals of providing our surgeons with the best available staffing, facilities, and technologies, while providing patients with a pleasant, quick and comfortable surgical experience."

The Ontario location is scheduled for June 2003. The privately-owned outpatient facility utilizes its technologically advanced resources in offering more efficient operating rooms for surgeons, increasing the range of pro-

cedures that can be performed, all in an environment that is far removed from the institutionalized atmosphere of most large hospitals.

Nations Capital Group is dedicated to innovation in health care, offering solutions premised on utilizing advanced technologies and a commitment to superior patient health and comfort. For more information, please go to www.nationsurgery.com.

Cold Stone Creamery Store Owner
Recognized for Community and
Professional Excellence

Rancho Cucamonga resident and full-time firefighter Ruben Navarro receives top honors for the performance of his Ontario Cold Stone Creamery store

Cold Stone Creamery®, the fastest-growing ice cream franchise in the nation, recently presented Ruben Navarro with several awards for the outstanding performance of his Cold Stone Creamery store in Ontario, a store he opened just over two years ago.

Navarro, a Los Angeles city firefighter and 18-year Inland Empire resident, received the "Top Sales" award for a 44 percent increase in sales his Ontario store recorded from the previous year. He also received the coveted "Golden Spade" award, which is presented to the top two percent of store owners across the nation who have demonstrated excellence in all aspects of the creamery business — from store operations and cleanliness — to sales and customer service.

In addition to Navarro's Ontario store ranking second in sales company-wide, the 41-year-old and his wife, Yolanda, are active in their community by supporting numerous charities and fundraising activities throughout the year for local schools, churches, and youth sports.

The Navaros provide free ice cream to nearby fifth-graders who graduate from the DARE Program, a police-run program to educate school children about the dangers of drugs.

The couple is also extremely active in raising money for the Muscular Dystrophy Association (MDA). Each Memorial Day weekend, the Navaros encourage their employees to donate tips they receive from customers during their shifts. In addition, the Navaros participate in MDA fundraisers throughout the year.

Due to their success, Ruben Navarro and his wife have plans to introduce Cold Stone Creamery to more ice cream lovers in the Inland Empire. Their West Covina store opened in December 2002. Future stores are scheduled to open in Corona (March), Fontana (Summer 2003), Ontario (Summer 2003), Rancho Cucamonga (mid-2004), Upland (2004), Eastville (2004), and Claremont (2004). By the end of 2004, the Navaros will own and operate nine Cold Stone Creamery stores in the Inland Empire region.

Cold Stone Creamery was developed to create the perfect ice cream experience, and is accomplished by a community of people passionate about ice cream. Specializing in providing The Ultimate Ice Cream Experience®, the company handcrafts its secret recipe for super-premium ice cream, and customizes each order by combining a variety of "mix-ins" on a large granite stone. Cold Stone Creamery is an independently-owned franchise system headquartered in Scottsdale, Ariz. For more information, visit the company's Web site at www.coldstonecreamery.com.

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LAW

Fine Named President-Elect of Association of Southern California Defense Counsel

Largest Defense Organization Serving Southern California Announces New Officers for 2003

Paul R. Fine will serve as president-elect of the Association of Southern California Defense Counsel (ASCDC), the nation's largest civil defense organization. Fine's term will begin effective February 2003, when he will be officially inducted into his new position by current president, Walter M. Yoka, at the ASCDC's annual meeting.

Fine intends to draw upon his past experience as a leader in this organization. The appointment for president-elect is a three-tier process and can only be achieved by an individual who has fulfilled the commitment of

serving the organization as secretary-treasurer and vice president. Following the role of president-elect is a three-tier process and can only be achieved by an individual who has fulfilled the commitment of serving the organization as secretary-treasurer and vice president. Following the role of president-elect, Fine will serve as president in 2004.

As president-elect, Fine will support all of the responsibilities and activities of incoming president, Robert Harrison. He will also represent the interests of approximately 2,000 Southern California defense attorneys

who are members of the ASCDC. He is expected to take an active role at bench and bar meetings with the Los Angeles Superior Court, as well as the plaintiff's bar. Although his (presidential) term is not slated to officially begin until February of next year, Fine has already committed to joining Harrison in meeting with the chief justice of the California Supreme Court on Jan. 16, 2003.

"Paul Fine has an excellent history with the ASCDC and a track record of success as a solid leader," Harrison said. "It is an honor for me to join Paul in leading this prestigious and influential organization. The task of leading thousands of defense lawyers from San Diego to Santa Barbara is an important endeavor and one that Paul is well-suited to accomplish."

Fine first became a part of the ASCDC in the early 1970s during which time he was associate editor of the *Defense Dialogue*, now known as *Verdict Magazine*. He became actively involved 10 years ago.

"The decision to become a leader in this association was something I have embraced wholeheartedly," Fine said. "This is a powerful organization and being able to contribute in a leadership role enables me to support the profession as well as my fellow defense attorneys from throughout Southern California."

Fine, a partner with Daniels, Fine, Israel & Schonbuch, LLP, has expertise in insurance defense work. He has tried landmark cases, including a case in the mid-1990s brought by United States District Court Judge Laughlin Waters.

Established in 1960, the Association of Southern California Defense Counsel was organized by a small group of Los Angeles insurance defense attorneys who felt it was essential for their professional interest to be equally represented. The ASCDC has since grown to become the nation's preeminent regional defense organization. It now encompasses a diverse group of approximately 2,000 men and women of all ages, races and religions, who practice from north of Santa Barbara to the Mexican border, and from the desert of the Inland Empire to the shores of Santa Monica.

Through a collective voice in legislative, judicial and professional causes and education, the ASCDC has focused on ways to better serve, protect and promote the interests of civil defense lawyers. The ASCDC is complemented by the California Defense Counsel and its sister organization, the Association of Defense Counsel of Northern California.

To learn more about the Association of Southern California Defense Counsel visit www.ascdc.org.

Chamberlain Named Secretary-Treasurer of Association of Southern California Defense Counsel

Largest Defense Organization Serving Southern California Changes Officers for 2003

Harry W. R. Chamberlain II, a Los Angeles-based attorney, has been selected as secretary-treasurer of the Association of Southern California Defense Counsel (ASCDC), the nation's largest civil defense organization. Chamberlain's term will begin effective February 2003. He will be officially inducted into his new position by current president, Walter M. Yoka, at the ASCDC's annual meeting.

Chamberlain will join a group of distinguished defense attorneys from throughout Southern California in

leading this prestigious organization, including incoming president, Robert Harrison.

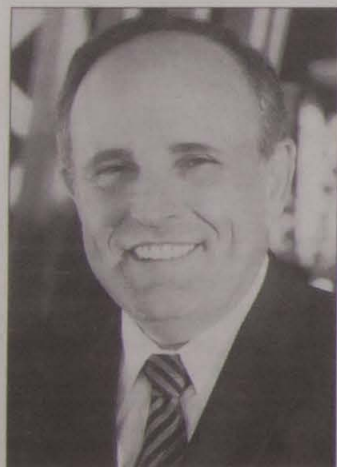
"The success of this organization has been built on the caliber of legal professionals who have been willing to take the initiative to step up to the challenge," Harrison said. "Chamberlain exemplifies the spirit and dedication that has been the foundation of this 40-plus year-old organization."

A certified appellate specialist with broad experience in complex litigation, appellate and regulatory law,

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Rudy Giuliani Speaks at Association of Southern California Defense Counsel's 42nd Annual Seminar

"America's Mayor" Will Be Keynote Speaker at Luncheon Hosted by the Nation's Largest Organization Serving Defense Attorneys



Rudolph Giuliani

City back to normalcy after Sept. 11.

"Rudy Giuliani is the ideal role model who has exemplified to Americans what it takes to lead and rebuild even in the face of difficult times," said Walter Yoka, current president of the ASCDC. "It seemed especially fitting to have him the chosen keynote speaker this year. While our organization's annual events have typically drawn sometimes as many as 1,500 defense attorneys, we anticipate that this year's event will generate a record-breaking attendance."

Giuliani served two terms as mayor of New York City. In eight years, he reduced crime by 57 percent, cut welfare rolls in half, reduced taxes by \$2.5 billion and created a record number of new jobs.

During the terrorist crisis he became, in essence, "America's Mayor." He calmed, consoled and reassured the public while urging them to not let the terrorists achieve their aim of disrupting life. Author of the book, "Leadership," Giuliani was named *Time* magazine's "2001 Person of the Year," and Queen Elizabeth II bestowed on him an honorary Knight Commander of the Most Excellent Order of the British Empire.

Two Day Agenda Features High Profile Speakers and Timely Defense Related Discussions

In addition to the presentation by

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Former New York City Mayor Rudolph Giuliani will be the keynote speaker at the Association of Southern California Defense Counsel's (ASCDC) 42nd Annual Seminar. This year's event will take place February 27-28 at the Century Plaza Hotel and Spa in Los Angeles. Giuliani will discuss "Leadership in Difficult Times" during the luncheon on Friday.

Giuliani's topic of discussion stems from his remarkable strength and stability in guiding New York

MANAGING

If You Don't Make Waves — You'll Drown!

by Dave Anderson

They've been around forever; clever clichés that encourage you to play it safe and go with the flow. "Don't mess with success." "If it ain't broke, don't fix it." "Don't bite off more than you can chew." "Don't make waves." "Be happy with what you've got." In the context of growing your business, these folksy saws are world-class crazy! In fact, the marketplace is littered with failed managers who embraced these feel-good phrases and led their organizations right down the yellow brick road and smack into a wall of irrelevance.

As a leader, your job is to challenge the process in your enterprise. You must challenge conventional thinking, challenge your people, your policies, your strategies and your assumptions that what made you successful in the past will get the job done tomorrow. Your job is to mess with your success — because if you don't — someone else will. Your task is to instill in your team that whatever success you've attained in the past is a stepping-stone and not a pedestal.

Some of you got your business just the way you wanted it, stopped challenging the process and now, months or years later, it's killing you. Real leaders don't lay in bed at night dreaming about how great things are, because the one thing that strikes terror into their hearts is the prospect of being stuck on a plateau. Thus, they continue to disturb the equilibrium in their organization. They know that when life is too safe and predictable, organizations are less responsive to changes around them and this places them at maximum risk; that whatever goes with the flow winds up down the drain. If you haven't challenged the process lately or enough in your organization, here are a few places to start.

Make waves by attacking when things are going well. The number one time people let up is when things are rolling along. They lose their urgency and intensity and start to coast. Just like the football team that jumps out to a 21-point lead and decides to sit on the ball and play not to lose — instead of play to win — only to break their own momentum and end

up losing — the same happens in business. When things are going well, you must stay in attack mode.

The best time to set a stretch forecast or to take a risk is from a position of strength. The best time to implement change or make a big decision is when you have momentum, because it's less noticed. The best time to train is when things are going well to keep people sharp and let them know there's still room to improve.

The best time to remove a poor performer is when you're on a roll. But too many managers really blow this one. They have a good month and rather than punting the perennial under-performer in order to preserve momentum and reinforce standards, they give their laggards a stay of execution because, overall, the business made money. This is shortsighted. It costs far more when your weakest link breaks momentum, saps morale and creates distractions when you're on a roll, than it does when you're in a rut. Challenge conventional thinking by attacking when things are going well. Don't sit on the ball. Run up the score.

Make waves by setting uncomfortable forecasts. Psychologists say if a goal is too high or too low, people don't get involved. A forecast that is too high overwhelms people. A forecast too low puts them to sleep. Studies show motivation is highest when there's about a 50/50 chance of pulling it off. People should not be able to reach a forecast with a business as usual approach. All this psychobabble you hear about creating a "stress-free" workplace is insane. Without pressure to perform, you'll have to go in every day and ring a bell to wake people up.

An effective forecast forces change, risk and high impact decisions concerning people and strategy. When your expectations are too low, you presume incompetence. And when you presume incompetence, unwittingly you start to create it. Your job is not to make people feel warm and fuzzy with a safe, doable forecast. In fact, if you're not stretching people, you're not leading them. If you have managers who resist being stretched, get them a job at the DMV and get yourself some real help.

All great performers want to be stretched. They want to find out how far they can go. They want to test their limits and their team's limits. If your people don't welcome the challenge that comes with stretching, you've got the wrong people. And bold goals and elaborate strategies are absolutely irrelevant when you have the wrong people, because a great dream with the wrong team is a nightmare.

Make waves by conducting brutally honest employee reviews. A survey conducted on my Web site, www.learnolead.com, showed that more than 50 percent of workers say they've never had a formal employee review, much less a brutally honest one. This is an indictment of clueless management. Candidly honest employee reviews keep people alert, focused and in a stretch-mode. In order to grow your people, they need fast, frequent feedback. It must be direct and constructive. They must know where they stand — for better or worse — in no uncertain terms. This means that candor and truth trumps political correctness and sugarcoating.

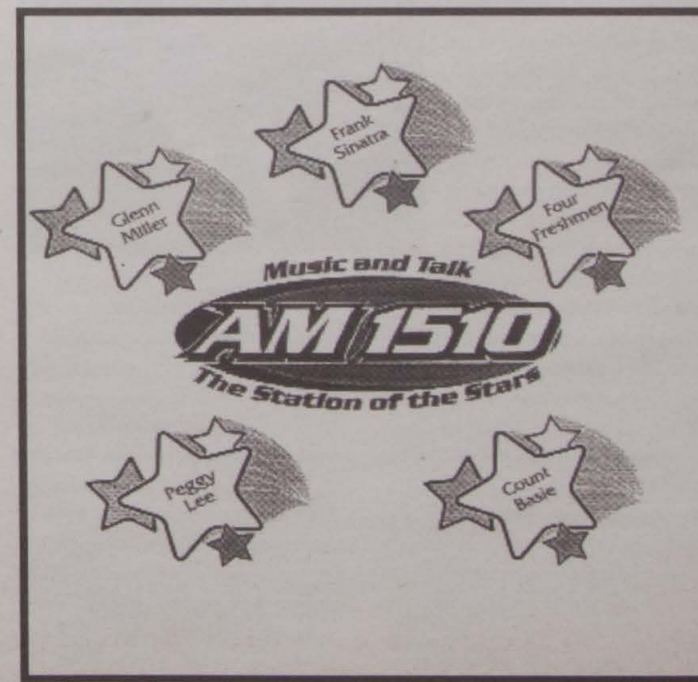
Brutally honest employee reviews reinforce strengths, acknowledge solid performances and confront shortfalls and deficient behaviors. Reviews allow you to devise a strategy to help each team member develop

personally and professionally. That's what coaching is all about: observing, analyzing and offering feedback on performances. You should do this on the fly during the workday but must also formalize your feedback in honest employee reviews.

I recommend a formal review once each month with each of your direct reports. Waiting any longer than one month impairs performance because delayed consequences, good or bad, are ineffective. If you think you don't have time to offer monthly and formal feedback and coaching to your people, then you have no clue as to what your real job as a leader is and I'd like to take this opportunity to express my profound sympathy to the people suffering under your neglect.

Make waves by either fixing or firing bad managers. You have a significant obligation to invest in the development of your managers. There's simply too much at stake to take shortcuts here. Lousy managers leave scars on the esteem of their people. They attract turkeys and smother eagles. They don't manage to win; they manage not to lose their jobs. They break momentum, sap morale and create a culture of chaos in your business. You must become less tolerant of ineffective managers. And, you

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Soren McAdam Christenson LLP Adds New Partners

The partners of Soren McAdam Christenson LLP (SMC) are pleased to

consulting and planning services to businesses in various industries, such as manufacturing and real estate, focusing his practice in mergers and acquisitions and estate planning. Most of his clients are closely held businesses and high net worth individuals.

He holds a bachelor of business administration in accounting and a master of science in taxation degrees from Texas A&M University, and received his juris doctor from South Texas College of Law. He is a member of the State Bar of Texas and several local estate planning groups.

"We are privileged to have two such talented and dynamic partners joining our senior leadership team," said Doug McAdam, SMC's managing partner. "Roger's knowledge of

manufacturing companies in the Inland Empire has been a major asset to the firm's presence in that industry. Stephen's expertise in the tax and estate arenas will significantly bolster our focus in these markets. We're very

announce the promotion of Roger E. Wadell, CPA, to partner in the audit practice and Stephen W. Nash, JD, to partner in the tax practice of the firm's Redlands office.

Roger E. Wadell joined SMC in April 2002 as a senior manager in the audit department. Prior to that, he had been employed as a senior manager with a national certified public accounting firm located in Riverside for approximately eight years. He brings his expertise in the manufacturing industry and knowledge of Inland Empire businesses to a firm that has strong ties to the construction and health care sectors.

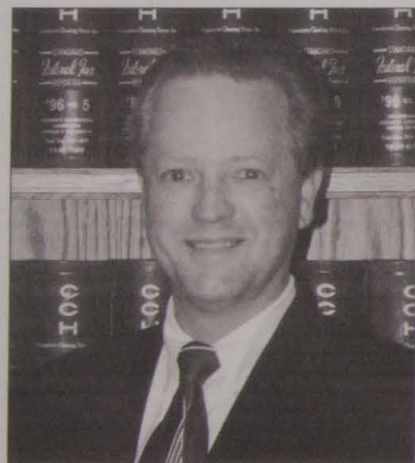
Wadell received a bachelor of arts degree in business administration from California State University Fullerton. He is a member of the American Institute of Certified Public Accountants, the California Society of Certified Public Accountants and the Inland Empire Economic Partnership.

Stephen W. Nash joined SMC in October, 2001 as a senior manager in the tax department. Previously he was employed as the general counsel of a public manufacturing company and worked as a senior manager for a national CPA firm in Houston, Texas. Nash provides income tax compliance,

providing income tax compliance, proud of them and their accomplishments at SMC."



Roger E. Wadell



Stephen W. Nash

COMMENTARY

The Governor Who Cried Wolf

by Joe Lyons

Remember the drought?

Sure, out here in the Inland Empire we had all of the fresh water you could drink, from Kellogg Hill on out to the championship golf courses of Palm Desert. Lakes like Arrowhead, Big Bear, Matthews and Perris have helped to keep us flushing for years. But L.A. relies on that viaduct from the north, and the people up there have gotten tired of Lake Shasta getting drained to fill the pools of Beverly Hills.

Still, when the L.A. TV channels screamed "drought," we bought it.

Then there was the power shortage. Brownouts were caused by our mini-volt holiday lights or cranking up our air conditioners. Enron was just a coincidence.

That's when Governor Gray Davis donned his cape and tights and signed an electricity deal that looked good then — but is outrageous now — only 18 months later.

So today we are told that the state of California is broke. Worse, it is some **\$23 to \$36 Billion** short and the reason is those discounts we took on our car tags. (You should have known it would be your fault.) To resolve the problem, Davis will now cut funding to the counties.

One report figured that if San Bernardino County cut everything but the sheriff, fire and D.A. departments, it would still come up

short by some \$23 million!

But wait!

If the water and electric shortages weren't real, could the cash crisis be just as phony?

Could be.

Local politicians have told me, both on the record and off, that bad planning and poor budgeting has caused the problem.

Half a dozen investments of the state peaked. Rather than saving the bonus, some demented bean counter in Sacramento figured that that money would always be there.

Put simply, they saw the peak as a plateau.

Just imagine if you or I used our Christmas bonus as the down payment on a \$10,000 HDTV plasma screen video monitor and then wondered what to do when January's bill came in.

Those same local politicians who told me that they doubt the validity of the budget shortage also believe that somehow, like the water and electric crisis before it, the budget crisis will just fade away. The governor will no doubt take credit for the resolution of the problem. The libraries will stay open. The street lights will stay on. A few nonessential government employees will probably lose their jobs and, ironically, go on state welfare.

And Davis, the politician in Sacramento, not the NFL owner in Oakland, will once again run to the front of the crowd and claim that he is in the lead.

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What Does a City Manager Do, Anyway? Ask Lee McDougal

by Georgine Loveland

Lee C. McDougal has served the city of Montclair as its city manager for 10 and one-half years and he loves the job as much now as he did in the beginning of his tenure, probably even more.

McDougal is six feet six and reflects a determined energy and humor that has sustained him through stressful times in city hall and during his pro experience with the Seattle Supersonics in 1974. "I've never been so tired or hurt so much in my whole life," McDougal recalled. "It (pro basketball) really requires a special person — it's not for everybody...all those Epsom salts!" He usually played center, but wanted to be a guard, "because a guard handles the ball more. I was a guard trapped into a center's body."

Later, McDougal was a volunteer assistant basketball coach for the Upland High School team for two seasons, during which the team went to Midland, Texas and played — and won — against the defending state champions on their own court.

A city manager's responsibilities are comparable to a basketball game in many ways. It also is a "play to win" strategy in the city hall and on the streets of the city he is sworn to lead and protect, in the vital game of attracting (and keeping) a variety of businesses. Neighboring municipalities are also active players, each one competing against the others to create a healthy economic base for their community.

It is a lot like a game of checkers or chess... win some, lose some. Montclair lost Volvo and Subaru to Ontario and the Dodge dealership to Pomona. Others, such as Porsche/Audi, Lincoln and Mazda also jumped ship while Nissan and Infinity came on board and Penske bought Metro Mercedes Benz and then closed it. Two attributes a city manager must have, and they are flexibility and creativity, especially during the current state budget dilemma. McDougal acknowledges the positive contribution an operation such as the Montclair Mall offers the city, but the mall also suffers from attrition at times — as stores and shops come and go. Each

store pays taxes to the state which then directs a percentage to the city. The business atmosphere is complicated and is constantly in a state of flux.

It is interesting to note that due to a law passed in the last five years, when a so-called "Big Box" store such as Target moves from one city to another, as Target just did, from Ontario to Montclair, if the city on the receiving end assists the "Big Box" monetarily to lure it to its neighborhood, the city that lost the business can sue the city the store moved to for one-half the sales tax earned due to this change of location for the next 10 years! "This helps us not to pillage from one to another like in the old days," McDougal asserted.

Montclair covers about six-and-one-half sq. miles and is home to 33,500 residents. It is 90 percent "built-out," the city manager commented. It is mostly a peaceful, largely residential small community with a police force of 55 sworn officers. There are two types of cities in California: general law and charter. Large metropolitan areas, such as Los Angeles, are charter cities with a full-time mayor, etc. General law cities, governed by the law of the state, such as Montclair, have a part-time mayor and council. The city manager is the chief administrative officer (the "buck stops here") type of position. He and the city attorney, Diane Robbins, were hired by the council.

Mayor Paul M. Eaton is a member of and spokesperson for the city council. He reflects the essence and unique personality of the city. Residents often voice their complaints to the mayor or to McDougal. The city manager is the only city employee required to live there, he explained. This situation has its hazards. "The only downside is that when I go to the supermarket, I get my ears chewed off, but I really do enjoy living here. I am so happy to be a southern Californian."

Lee McDougal prefers to keep a low profile in a complex job. His principal duties are to carry out the mission of the city council which he answers to, he explained. His job is to implement policies regarding personnel issues; negotiate deals, such as those with Cosco and Target; work with the

redevelopment agency and ensure capital projects — road improvements like the planned widening of Central Ave. at a cost of \$7 and one-half million, to name just a few concerns. There are also challenges to maintain enough money in the city's coffers to afford planned undertakings in the five-year capital improvement program, he said. "We have to be frugal and work out different financing mechanisms, such as bonds, to fund our large projects over time."

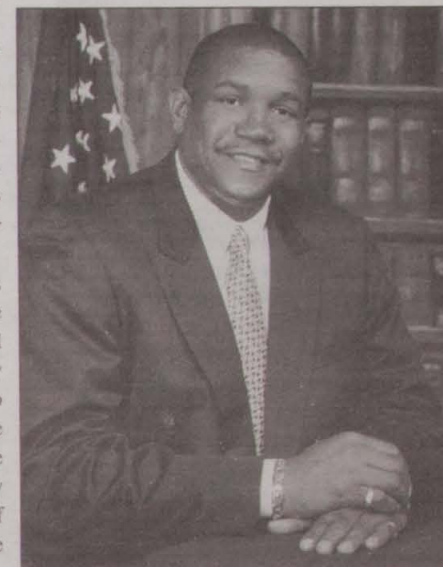
McDougal said his main goal is to maintain the fiscal health of the local government, especially now that the governor is trying to balance the woeful state budget on the backs of the cities. "Look at the city budget. Seventy percent of it is for salaries, of which the police and fire departments take the largest chunk. If our income is impacted by 10, 15, or 20 percent, we may not have enough dollars. If we eliminate everything but the police and fire departments, our way of life will suffer. This would do more harm to local government than Proposition 13 (the constitutional amendment that changed how properties are assessed) ever did."

Another drain on any city's budget, he stated, is the amount of "booking fees" paid to the county jail system by the municipality in which the arrest occurred, which can total a whopping \$300,000-\$400,000 per year, plus about three quarters of a million dollars to the schools.

But, all in all, McDougal believes that, "We will survive better than most cities our size. We have been hit before. We used to have eight departments and we now have five. We have learned to work harder and smarter. The fear is if and when we survive this crisis, what's next? There is always a 'what's next?'"

A native of Detroit, McDougal's family moved to Los Angeles and he graduated from the University of California Riverside with degrees in urban studies and black studies. He always

knew that he wanted to be involved in public service and city government but didn't know in what capacity or where to begin. Following graduation, McDougal was hired by the city of Pomona to work on a program fi-



Lee C. McDougal

nanced by a federal grant to reduce the number of abandoned houses (there were more than 1,000) to less than 200 in a time frame of two years. The goal was accomplished in 16 months. He remained with the city of Pomona for three or four more months and then came to Montclair.

In addition to his passion for basketball and maybe even a shade ahead of it is McDougal's passion for golf. He sponsors the annual Desert Classic Golf Tournament in La Quinta during the first weekend in June each year. And, at the top of the list is his family: son, Lelan, 29, a member of the Blue Stars pro basketball team, now in Beirut, Lebanon and father of grandson, Keegan, three and one-half, and younger son, Le Sean, 25, owner of a business in LaVerne.

McDougal is also devoted to and on the board of the Pomona Valley Habitat for Humanity, which desperately needs sponsors, "for all or part of the build," he said. "The need is tremendous. Two hundred to 300 people apply for one home. We have the properties in La Verne and soon in

continued on page 55

COMPUTERS/SOFTWARE

What's On YOUR Utility Belt?

by J. Allen Leinberger

Batman

(The Dark Night of Gotham City)

He is armed with that fantastic utility belt that carries the "Batamang" and the Bat-rope and other great crime fighting tools, as needed. Isn't he a bit like you and me?

Hooked onto my belt are my cell phone, my iPod and my Palm PDA. You may have even more. Did you get a belt holder for your digital camera? Your pager probably came with one.

Just last month, I spoke out against combining too many functions into any one item, like a combination cell phone, PDA, Game Boy, flashlight and AM-FM cassette CD player. But if you decide that you need all of these things and clip them all to your belt, you are going to have a hard time standing up. Not to mention the problems you are going to have getting into or out of the car. And have you tried to answer the cell phone on your belt clip when it's covered over by your seat belt?

Some time ago, I ripped apart a very expensive leather belt holder for my Palm when it got caught in the car door while I was jumping out. Consider my loss a warning to you.

The need to carry these devices, a need that did not exist 10 years ago, has generated a new cottage industry. Third party companies, like J.R. Hill, Dr. Bott and Targas have made their mark by making things easier to clip on.

Targas does not make a pretty product, but their industrial strength

canvas laptop bags and PDA belt holders have even survived my harsh abuse. Hill, as I have mentioned here before, makes a very classy laptop case, but I am not as pleased with their iPod holder as I am with Dr. Bott's. Dr. Bott makes a black leather iPod case with a flip cover to give you access to the front panel controls. They also make a sport case with a Velcro strip for jogging while your tunes are attached to a convenient arm or leg. (Dr. Bott also distributes a series of Koss headphones that work well with the iPod and sit on your head better than the original ear buds.)

My last cell phone was about 10 percent of the size of my first one. It came with a blue clam shell type belt holder, but the metal clip broke off the molded plastic and that was the last time I saw it. (I told you I was hard on my stuff.) If you find it, you'll know it. It has a Superman sticker inside the flip-top cover. My new phone has a hard plastic holder that feels secure, but still lets me grab it quickly when it rings.

I should digress here long enough to tell you to get the earpiece for your cell phone. State governments are planning ways to make carphone conversations illegal. Anyone who has ever tried to punch up a long distance number while winding through the traffic on I-10 knows what I'm talking about. But answering a phone by just hitting the button with the piece in your ear makes driving a lot less dangerous. (Unless we're talking about Dr. Lector's conversation with Clarice Starling in "Hannibal.")

Then there is a company called Incipio Technologies in Orange County that makes cases for any number of PDAs. Mine doesn't clip onto my belt, but it does zip up and hold onto the Palm with a Velcro patch, while its own little pocket is just right for business cards.

Speaking of jacket pockets, don't go there. Your expensive unit could fall through or drop out. Apple announced a deal with a skateboard company at the recent San Francisco Macworld conference to hold and operate its iPod, but this jacket isn't designed for the rest of your stuff.

There is a jacket from a company in Chicago called the "Scott eVest" with pockets, zippers and Velcro strips all over the inside. It actually comes with a map to tell you what goes where. You can also snap in your checkbook, leather cigar case, expensive pen, sunglasses, paperback book, water bottle, etc. It includes two strips

up along both side of the zipper (the Personal Area Network, or PAN) for that cell phone earplug and the iPod headset wires. There is even a springy clip for your keys and a big file holder in the back for those embarrassing Enron papers. For hot days, the sleeves zip off.

Palm Pilots, and other PDAs, are getting smaller. My new Palm Tungsten is about half the size of my old Palm IIIc. Still it fits into the same Targus belt holder. This is good because the newer PDAs have gone attachment crazy. They can use everything from memory cards with games and scriptures to the GPS Companion navigation device made by Magellan right here in the Inland Empire.

The days of Dick Tracy's two-way wrist radio are almost here. In the meantime the devices we invest our money in need to be secure. Check your clips. Check your holders.

And invest in a good, strong belt.



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CORPORATE PROFILE

'Ride the Wind ... Ride a Moped!'

by Georgine Loveland

Where can you find a product that offers so much? Practicality, economy, outdoor adventure, and a lot of fun are just a few of the advantages of owning a moped. Those familiar with these multi-use, motorized bikes or who own one or two, would never give them up...they are too useful and pretty exciting as well.

Just ask David Rosse of Barstow, proprietor of Rosses Family Fun Machines. Rosse is saddened by the recent lack of popularity of these neat machines. Many people don't even know what they, and other similar bikes are, especially in this country. In France the PUCH is used to deliver pizza and Italy and Spain have relied on their favorites' maneuverability and economy for years, such as Spain's DERBI. (Ed. note — I can attest to this personally, having narrowly missed being hit by a swarm of

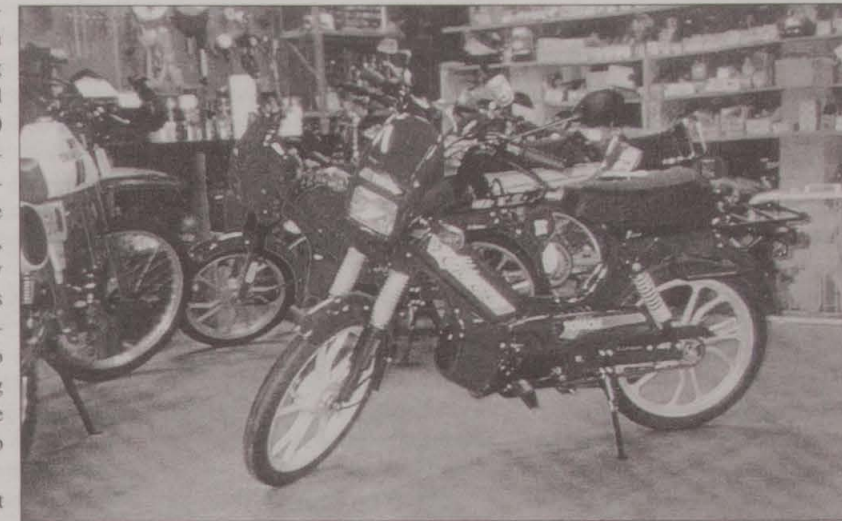
They are certainly useful here, too, in town or zipping around the desert, and at never more than 30 miles an hour they offer a great family pastime. And they are cheap to operate, which with rapidly rising gas prices...again!...is definitely something to consider. Why drag the car out of the garage just to run to the pharmacy?

Rosse says that he can "get you on one of his machines and out the door" for about \$1,000, depending on your preferences. Owners must have insurance but it costs only about \$60 a year, and they run almost forever (70-100 miles) on a gallon of gas.

As with all vehicles, caution is advised and responsible operation required. One doesn't drive a moped on Interstate 15. But, used for their original purposes, they are safe and practical. Rosse welcomes the opportunity to tutor prospective customers or just those who are curious, about the do's and don'ts of moped ownership.

Under California law, riders under 21 must complete a rider-safety program and every-

one must have an M1 or M2 drivers license or permit. M1 covers all motorcycles, motorscooters and mopeds,



Tomos USA, a division of HT USA Inc. of Greenville, S.C. is the manufacturer of this beautiful moped, and many other sleek designs.

and a M2 is moped only. The instruction permit is easy to get and lasts for one year. The license fee is only \$5 and there is no annual license fee to pay. Your local DMV will answer any questions.

The personable and gregarious Rosse, a retired railroad engineer, has been riding mopeds for 20 years and he loves them. There is such a variety, from practical and basic models to sleek, luxury items used in racing and just plain showing off. There are models so beautifully designed that even the fussiest rider would be proud to be seen on one. For the environmentally-minded, they are a blessing from heaven.

"Dealers are having a hard time now," Rosse explains. He feels that is largely because prospective buyers are not aware of the advantages gained by owning one. He has worked tirelessly to support the industry he feels can offer so much to so many.

Rosse sells Tomos, Avanti, Hero Majestic, Diggler, scooters and accessories for mini bikes at his home dealership, Rosses Family Fun Machines, 1224 Kelly Drive, Barstow, CA 92311. Call 760-256-5986.

Following is a list of local dealerships provided by David Rosse. They are a tight-knit group and help each other continue to promote their industry.

• Myron's Mopeds — 1879 W. Com-

monwealth, Unit L, Fullerton, CA 92883; phone: 714-992-5592

• Burbank Kawasaki — 1329 Hollywood Way, Burbank, CA 91505; Phone: 818-848-6627

• Planet Motorsports — 1805 E. Main St., Unit A, Visalia, CA; Phone: 559-732-5854

• Action Sports — 1047 El Camino Real, Menlo Park, CA 94025; Phone: 650-328-3180

• Family Cycle Center — 995 East Los Angeles Ave., Simi Valley, CA 93065

• Monterey Moped Adventures Rental & Sales, 1250 Del Monte Ave., Monterey, CA 93940; Phone: 831-373-2696 (For Sale)

• York Cycle Sales, 515 W. Big Bear Blvd., Big Bear City, CA 92314; Phone: 909-585-8453.

Rosse says that he can "get you on one of his machines and out the door" for about \$1,000, depending on your preferences.

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CORNER ON THE MARKET

How to Get the Most Bang for Your Buck

by Karim Jaude

Most professionals misfire when it comes to marketing. Two myths play havoc with the way they look at marketing.

The Myths

Myth one: "If I advertise, they will come. So, let's have an event." I call this the "Special of the Week Mentality." Here, the marketer approaches the customers with a special event or single reason "sale," expecting it to produce maximum results. The problem with this approach is that marketing is a process, not a one-time-shot.

Myth two: The second myth is that we believe people respond to our message the first time they see it. The fact is no reputable advertising agency would place a one-time-shot advertisement for a client who is trying to build their business. In sales, all the research tells us that people buy between the *fifth to the seventh time* that they come into contact with the product or service.

The Reality

Marketing is relationship building. Running an ad here or there or doing a mailing from time-to-time just won't cut it.

You need to stake out some space in the minds of those you want to become prospects and customers. This means over time you will build up a sense of loyalty with a prospect that has never done business with you before. You have experienced this firsthand if you have ever had the thought, "If I ever need a ... I am going to go to that person (or business) to get it."

If you plant that kind of first-in-mind predisposition in your market when the need arises, they will come to you. Not because you are having

an "event," but because you have a solution. Marketing will move your image to the forefront of your prospect's mind. The really exciting part is that this will allow you to make promises your competition would not dare to make. All of this suggests that what works is a plan and a campaign. Let's explore how you can do both.

Planning Your Marketing Approach

Planning means giving your thought process a road map for guidance. Here are some things to think about.

Address these questions first:

- What is my vision?
- Where do I want to go? How can this business get me there?
- What kind of customers are the most fun and most profitable to work with?
- Where I can find those customers?

A few minutes with a scratch pad is not enough for this part of the process. Spend some time to really articulate and clarify your answers to these questions.

Customers First

The customer comes first. Your business must be focused on a very specific market for a specific reason in a specific way to get the specific results you want. And this starts with the customer. Once you identify your ideal customer/prospect it becomes easier to focus on their needs and wants.

Who do you want as a customer, and what are the benefits that they will get out of your product or service? Two of the best ways to help you identify your ideal customer is to pick a specific niche or market arena or, create a specific benefit and let people come to you.

One of my coaching clients, a real estate broker located near San Diego, recognized that many of his

customers were families in the service needing off-post housing. What he did to tap into this potential marketing resource was to send out monthly mailings to everyone he had met in that situation, including the families that had left San Diego. Why? Referrals. This brings us to the next question.

What are the best ways to market your professional services?

The number one way is referrals. Here's why:

- You expend almost no money, time or energy to get them.
- They trust you almost immediately, because they trust the person who referred them.
- They are easy to serve because they typically want the results you already know how to deliver.

Friendly/Regular contact

Find a way to contact your prospects regularly. Some people send out regular correspondence such as mailing or newsletters. I send out this e-mail newsletter because I want you to think of me when the time comes for working with a business coach. In the meantime, I try to serve you by sharing some of what I know that might help you on your way to becoming the success you would like to be.

Ads, Radio, TV, and print media ads all vary in effectiveness. If you decide to explore this route, go to a pro.

Your marketing message may well establish the best way to touch your market. So let's take a look at your marketing message.

Your Marketing Message

Your marketing message should lead to the ultimate in perception about your business and its product or service. Perception causes the emotional attachment.

- Develop a unique selling proposi-

tion (USP) as a way to describe or explain how you match up with your competition. Your USP can be based on anything from positioning, price, or your particular approach to the work you do. Your USP addresses the question a prospect has on his or her mind. "Why should I do business with you versus any of the options that are available to me?"

- Talk about the benefits of your product or service to the customer, not its features. Here's the difference. Don't talk about the horsepower of the engine. Talk about the feel of the wind blowing through their hair, and how quickly you will get out of harm's way if need be. When you focus on services, you emphasize the feeling of well-being, safety, or personal profit that results from your product and thus appeals to what matters most to your customers/prospects.

People buy things and services that solve a problem, relieve a hurt, or make them feel better in some way. Focus your marketing message on those things. Your marketing audience will always be focused on WIIFM, "What's in it for me?" Get and stay focused from the customer's perspective.

Karim Jaude is the founder of Business Coach, a business and professional coaching service. For six years, he has been coaching entrepreneurs, executives and professionals to develop skills; promote and grow their businesses, their teams and themselves, and to achieve peak performance while having fun in the process. He coaches by phone or in person when appropriate and may be reached at 310-471-4185, or e-mail: "mailto:coachu@business-coach1.com" or visit: www.businesscoach1.com.

GETTING ORGANIZED

Four Steps to Making Strategic Alliances Work

by Pamela Harper

All too often companies form alliances that offer great promise in the beginning yet fail to deliver the results both parties anticipated. Instead, they become mired in "strategic gridlock": persistent organizational problems that grind progress to a halt. Consider the following scenario:

A high tech company (HTC) created a strategic alliance with a manufacturing company (MC) to develop a new product. Both partners considered the potential for success extremely high, since each was considered a market leader in their respective industries. The management teams of both organizations conducted the necessary due diligence and secured contracts from each other. Everything seemed in place—until the kick-off meeting.

While the alliance objectives were clear, the participants couldn't agree on how they were going to work together. Representatives of the MC, working under highly structured project management guidelines, immediately put together detailed steps, a timeline, and measurements for success. The HTC representatives, accustomed to frequently changing directions, resisted this approach to managing work flow and insisted on using their more fluid scheduling system.

The MC approach "won." However, the established steps, time frames, and measurements soon became irrelevant. Milestones were repeatedly missed and goals were dropped. Within six months, changing priorities at both the HTC and the MC made it difficult for alliance team representatives to devote the necessary time and resources to product development efforts. The alliance succumbed to strategic gridlock, with each partner accusing the other of being a poor fit.

Even though cases such as these are commonplace, executives in nearly every sector continue to form strategic alliances as a way to quickly advance their business strategies and meet shareholder expectations. Alliances are used to launch new products and services, improve tech-

nology, and expand market reach. These relationships make it possible to access critical knowledge and capabilities, increase production capacity, reduce costs, and accelerate growth without the financing requirements and managerial overlap that mergers and acquisitions create.

However, creating a productive strategic alliance requires more than identifying a clear objective, conducting due diligence, securing a contract, and establishing an operating process. Executives need to recognize and address the special strategic and organizational challenges that come at four distinct stages of the alliance building process. By doing so, they'll develop productive relationships that can significantly increase each company's profitability. The following steps can prevent problems from occurring in many types of alliances, whether they are structured loosely or are developed as highly committed joint ventures.

Step 1: Develop your company's own alliance strategy as a foundation

The relative ease of entering and exiting alliances increases the risk of seizing an opportunity before determining if it's really a strategic fit or whether your organization is ready to support the alliance. Sometimes alliances "just happen" when a relationship evolves from convenience or familiarity, rather than purposeful consideration. When executives leave out the foundational step of defining an alliance strategy, the resulting conflicts and misunderstandings lead to wasted time and resources, lost productivity, and missed opportunities.

The best way to avoid these problems is to take an inward look at your organization's reality before selecting alliance partners. Base your company's alliance strategy upon your organization's larger vision, mission, and strategy. Looking at your own company's unique circumstances, competencies, and capabilities helps you determine whether an alliance makes more sense than increasing your infrastructure, merging, or outsourcing. In addition, this is the time to understand how such an arrangement might impact various stakeholder groups who will be af-

ected by the alliance (such as employees, suppliers, and customers) so you can negotiate their buy-in to the initiative.

Equally important to strategic issues is locating the business culture's strength and weaknesses that will support or hinder an alliance. Very often, the formal culture (values, beliefs, and practices) stated in a company's official documents and speeches are not reflected in their informal culture (what really happens). For example, if a company's formal culture promotes empowering employees to make decisions but the informal culture reinforces the need for multiple levels of management approval to change procedures, employees may have a difficult time getting things done in the alliance. Keep in mind that as more companies form global strategic alliances, they need to also understand their organization's level of global awareness so they are prepared to bridge differences in national styles and languages.

By identifying these challenges

in advance, as well as charting out the strategic objectives of the alliance, executives can more accurately determine their organization's starting point for building alliances. They can then put together appropriate action steps, communication plans, and checkpoints that will close gaps in readiness and increase the likelihood of choosing an appropriate partner.

Step 2: Create a joint alliance strategy before finalizing agreements

Unlike outsourcing arrangements, which are client-centered, or mergers, where one company tends to dominate, alliance partners are equal in power. Each company is an independent entity with its own objectives and guidelines. To be successful, the partners have to consider "what's in it for them?" as well as "what's in it for me?" The larger the commitment, the more important it is for executives of each company to evaluate the alliance strategy of their intended partner as well as their own.

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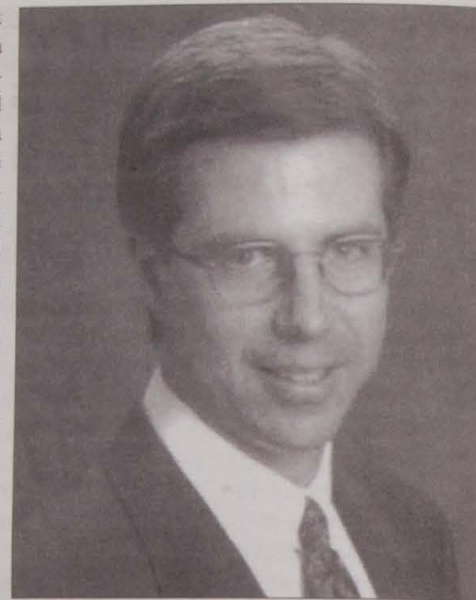
continued from page 4

Chamberlain has a vast array of defense-related experience. He has lectured to international audiences and written extensively on a variety of topics relating to professional liability,

ty, insurance, tort reform and alternative dispute resolution. Chamberlain has served in the capacity of litigation and corporate counsel, and as an expert witness and consultant to professionals and their insurance companies.

Currently, Chamberlain chairs the appellate department of Stephan, Or-

inger, Richman & Theodora. He is also a member of the California, North Carolina and District of Columbia Bar Associations. He has successfully engaged in trials, argued appeals and managed complex litigation in numerous jurisdictions involving professional and commercial liability, coverage and bad faith, multiple insurer disputes, failure of major financial institutions, environmental and mass disaster actions, and nationwide class action suits.



Harry W. R. Chamberlain II

Giuliani...

continued from page 4

Giuliani, the event will feature other well-known leaders and personalities such as Admiral Calland, commander of the Naval Special Warfare Command and political cartoonist, Steve Kelley.

The two-day event features a series of topical and timely discussions for the defense industry. A few of the topics include:

- Wrinkles in Defending Doctors and Hospitals, Medical Malpractice in 2003;

- When Things Go Wrong, A Primer on Legal Malpractice;

- How to Attack 17200 Claims, The Explosion of Unfair Competition Claims.

In spirit of the event's theme, Thursday's program will conclude with "A Rhapsody in Red, White and Blue" gala party. The Americana-themed celebration bash will feature

a patriotic flavor with an abundance of red, white and blue, as well as the smooth sounds of a New York City Jazz Club.

"This event has been the culmination of a year of planning," Yoka said. "In addition to offering all of our members and their guests a jam-packed agenda filled with timely discussions and high-profile speakers, the annual seminar is designed to offer defense attorneys from San Diego to Santa Barbara the opportunity to come together to share a sense of professional camaraderie."

Advance registrations for the 42nd annual seminar are required by Feb. 21. Admission is \$395 for ASCDC members and \$450 for non members. Registered persons may bring one guest for an additional cost of \$75. All party guests must be registered in advance. To request a registration form, hotel reservation information or a membership application, call 213-683-3050 or visit www.ascdc.org.

Make Waves...

continued from page 5

must have the courage to fix or fire those who get results but do so on the backs of people, kissing up and kicking down — because the long-term havoc they wreak on your culture, reputation and employees is incalculable.

Read my lips: Nothing in your organization will get better in a measurable or sustainable manner until your leaders do. Nothing breathes fresh life into a workplace or brings a faster turnaround in results and morale like replacing a lousy manager. And if you know you have a bad manager, err on the side of moving too quickly to replace him, don't err on the side of giving him six, second chances.

Bad managers should be given less time and less rope to get the job done than poor subordinates because they compound the misery in a de-

partment more quickly and deeply than any other position. Don't bond with these pretenders with titles for the sake of loyalty, either. Consider instead, the 10 people suffering under the bad boss and your decision to remove him or her is much easier.

There is nothing you can do that reinforces your standards, enhances your personal credibility, protects your culture and exemplifies support to the rest of your people like removing the burden of a bad manager from the backs of his or her team. If you don't make some waves on this point, you will certainly drown. Step up and pull the trigger. It's not the managers you fire that make you miserable; it's the ones you keep that make you miserable.

Dave Anderson is the author of the book, "No-Nonsense Leadership." He is a peak performance author, trainer, speaker and an expert on leadership and sales. For more information, call 650.941.1493 or go to: www.learnmolead.com.

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Sperry Van Ness Announces a Record-Breaking 2002

Inland Empire Office Earns Top Honors

Sperry Van Ness®, the nation's premier investment real estate company has announced a record-breaking year for the Irvine, California based firm. "2002 was an amazing year for us," said David Frosh, President. "Sperry Van Ness now has 230 advisors in 30 states and 60 regions nationally, doubling last year's total." Additionally, we have doubled the number of senior advisors from the previous year."

Sperry Van Ness' quality advisors and unique approach to marketing properties have been key factors in the success of the national expansion. Sperry Van Ness' advisors pass rigorous professional experience requirements, background and ethics tests, and meet income standards showing a consistent track record over the course of their careers. Investors are weary of firms not marketing their properties to generate maximum exposure. By marketing their listings to the entire brokerage community, Sperry Van Ness has been able to generate more value for their clients than other companies.

Now ranked as one of the nation's largest commercial real estate firms both in results and brand recognition, Sperry Van Ness® has tripled their number of listings in the past year.

Contributing to the company's success, the Inland Empire Office, located in Ontario, California was the number one office for 2002, and helped prove the company's ability in all commercial real estate property types, with 30 advisors and 16 senior advisors. The Ontario Office has even more to boast about with four out of the company's Top 10 Advisors in 2002, including Brad Umansky, Shopping Centers; Guy Enriquez, Multi-Family; Kemal Ozkarahan, Multi-Family; Mimi Song, Developmental Land and Larry Andrews Multi-Family. Additionally, Mr. Andrews was awarded "Advisor of the Year" given to the top performing Sperry Van Ness agent.

For more information about Sperry Van Ness® or its Ontario office, please call 909.466.2500 or visit www.svn.com.

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Brad Umansky

Guy Enriquez

Kemal Ozkarahan



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Larry Andrews



for being awarded Sperry Van Ness

"2002 Advisor of the Year"

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Four Steps...

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This includes understanding the other company's vision, mission, and strategy, as well as their overall strengths, weaknesses, and corporate culture.

When building a joint alliance strategy, it's vital to avoid "my way or the highway" thinking! This occurs when each partner views the alliance from his/her own perspective, generating conflict as the alliance progresses. The HTC—MC alliance suffered from this pitfall, as each company tried to push its own management style upon the other. While one company "won," both lost out when the HTC passively resisted the arrangement.

To prevent these types of breakdowns from causing strategic gridlock down the road, executives from both companies need to work together up front to clarify expectations, company roles, and responsibilities, as well as to coordinate their measurements for success before signing an agreement. The joint strategic thinking session mirrors the same

process as developing your own company's strategy, with additional questions such as: "What are our goals—both individually and jointly?" "Why is this alliance important to us?" "How will we make decisions?" "How will we handle conflict?" and "How will we know whether or not the alliance is a success?" When you know the other party's mindset, you can develop a positive "give-and-take" relationship that fosters a productive alliance.

Step 3: Co-develop opportunities according to the needs of the alliance

As executives of the HTC—MC alliance learned after they joined forces, managers and employees in alliance teams often have to develop new skills and work differently than they do when focusing within their own organizations. Rather than managing projects "my way" or "your way," alliances must build a bridge to "our way."

Since every alliance has its own unique blend of economic, strategic, and cultural circumstances, each relationship needs to be individualized and executed according to its own set of guidelines. Just because a set of alliance procedures worked well with

one partner does not mean they'll work the same in another relationship. Executives who try to clone policies and practices and make them fit in every instance are setting themselves up for disaster. For instance, a company that routinely used e-mail to communicate important information to all 10 of its alliance partners, neglected to realize that one of its partners used e-mail only as a back-up to in person and telephone communication. As a result, that alliance missed an important deadline. A successful relationship will take into account the best practices that have worked in the past and integrate them with the current situation facing each company.

Executives can pave the way to high performance alliances by altering their policies and systems as necessary to make it easy for the alliance to work. In addition to allocating sufficient human and capital resources to the alliance, they must ensure that managers and employees who are dedicated to the alliance have the necessary knowledge and competencies to form and develop effective work teams.

Step 4: Evaluate and adjust the al-

liance to serve both companies

As the alliance progresses, it runs the risk of taking on a life of its own and evolving away from its original objectives. That's why it's essential to establish frequent checkpoints or milestones to evaluate your efforts and to rethink the alliance's purpose. At these times, executives from both companies need to review the results to date and compare them to the success criteria they established during strategic thinking and planning. Keep focused on the intent of the alliance, but be prepared to modify your agreement and processes if necessary.

The results from this evaluation can also impact each company's own strategic plan. One manufacturing company, for example, found that their plans to acquire a competitor conflicted with an agreement they had in place with a key alliance partner who was marketing their products. The acquisition subsequently had to be called off.

Some revealing questions to ask would be: "What went well and why?" "What would we do differently and why?" "What did we learn

continued on page 36

BUSINESS BANKING

RCCU's Year-end Earnings Reflect Significant Growth

Despite an uncertain economic climate in Southern California and the nation, Riverside County's Credit Union (RCCU) saw significant growth in asset size during 2002, climbing 20.33 percent. CEO/President Mark Hawkins credits its internal member improvement initiatives, along with the opening of two new credit union branches, among the reasons for the significant growth. The ongoing strength of the Inland Empire's economy also fueled the expanding member and asset base.

RCCU has seen a mercurial rise under the leadership of Hawkins, rising over the last decade to become the third fastest-growing credit union, in asset size, in the state. Under Hawkins' watch, the organization has grown to nearly \$500 million in assets, more than 78,000 members and more than 300 employees in nine branches, and an Operations and Technology Center—RCCU's new corporate facility.

Hawkins' vision has catapulted RCCU to become the largest credit union in Riverside County, with a banner year that culminated in being named a winner in the prestigious California Awards for Performance Excellence™ (CAPE) program, which recognizes work teams for having achieved high levels of performance excellence.

"We've been very systematic about planning our growth, but in this record-breaking year, we feel confident, more than ever, that our business strategies are paying off with better service to our members. Our members have voted by selecting us to serve them," Hawkins said.

In 2002, Riverside County's Credit Union brought its member-based mission to new heights, with a list of accomplishments that includes: Membership increase of 16.35 percent; assets increased by 20.33 percent; net earnings increased to \$6,808,642, and loans to members increased by 22.13 percent.

In addition, dividends paid to members on deposits increased to \$7,990,606 and RCCU's branch network reached nine, with the opening of two new branches.

Satisfied Members Seek Additional Services

The credit union is owned by its members, and as a not-for-profit cooperative, returns all of the income it generates back to its members in the form of lower rates on loans, higher rates on savings, and higher levels of member services. Several times during the year, the credit union surveys its members on their level of satisfaction in many different areas. These measures are used as a way to improve performance and change processes to better serve the members.

In 2002, 92 percent of members reported they were either "highly satisfied" or "satisfied" with the credit union's overall performance. This year, the credit union's subsidiaries—which offer a variety of services, from insurance to financial advisory services, to a personal shopper auto-buying service—reported increases in business from members.

The credit union's subsidiaries also reported their results: Financial Network posted revenues of more than \$174,000; Auto Expert revenues topped \$1,811,000, and Anthem Insurance's revenue reached \$1,900,000. The agency continued its expansion of product lines through the acquisition of JTI Insurance.

The Proof Is in the Process

Riverside County's Credit Union supports continuing education and training for employees in a big way, and focuses on changes that ultimately benefit the members. In 2002, the organization:

- Provided comprehensive continuous process improvement analysis and training that helps provide consistency, reduce inefficiencies and save time;
- Developed a "Train-the-Trainer" program to implement continuous process improvement consistently throughout the organization, so that all members' experiences are positive ones;
- Applied for, and was the only financial institution to have won, the prestigious CAPE award, which measures work teams on performance standards set by the impressive Malcolm Baldrige Quality Awards, and

helps institute benchmarks for performance improvement.

Expanded Services

This year, RCCU kept in step with the national trend for credit unions to build related niche service areas in response to the conveniences that members request most. With the acquisition of JTI Insurance Associates of Irvine, RCCU's Anthem Insurance now offers its members a broader selection of commercial products, and better rates for commercial lines. These include such products as business owners' insurance, commercial automobile insurance, health care insurance, workers' compensation, officers' and directors' liability, errors and omissions, commercial umbrella policies, general liability, business property, and surety bonds.

Expanded Access and Facilities

Riverside County's Credit Union

expanded its service territory as well, with the opening of a new branch in Hemet and a third branch in Riverside. This brings its branch network to nine, and stimulated membership growth to more than 78,000.

A new 62,000-square-foot facility was also completed, and the new Operations and Technology Center now houses about 150 employees. The new corporate facility allowed for the growth in three key member service areas: the Information Services Department for technical support, real estate mortgage lending, and the Member Service Call Center operations.

Riverside County's Credit Union is open to anyone who lives, works, attends school or worships in Riverside County. For more information or to join Riverside County's Credit Union, please call 1-888-883-RCCU (7228).

Independent Banks

Ranked by Total Assets as of September 2002

continued on Page 18

Bank Name Address City, State, Zip	Total Assets (\$Millions) % Change (12 months)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	N.P. Loans & Debt. Secs. as a % of Core Capital & Loan Loss Reserves	Income Before Extraordinary Items (\$000) E-Mail Address	Top Local Executive Title Phone/Fax
1. PFF Bank & Trust 350 S. Garey Ave. Pomona, CA 91766	2,999 1	13.51	8.94	4.5	26,940	Larry M. Rinehart President/CEO (909) 623-2323/620-0296 customer@pffb.com
Citizens Business Bank 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	2,847 20	21.03	7.94	0	37,289	D. Linn Wiley President/CEO (909) 980-4030/481-2130 customer@pffb.com
3. Provident Bank 3756 Central Ave. Riverside, CA 92506	1,100 1	11.45	7.38	1.6	8,212	Craig Blunden President/CEO (909) 782-6188/782-6132
4. Valley Independent Bank 81-790 Hwy. 111 Indio, CA 92201	764 13	15.78	6.21	6	3,931	Mack Villienes President (760) 775-5658/342-1986
5. Business Bank of California 140 S. Arrowhead Ave. San Bernardino, CA 92408	616 69	11.01	7.27	9	4,770	Alan J. Lane President/CEO (909) 888-2265/885-6173 alan@businessbank.com
6. Foothill Independent Bank 510 S. Grand Ave. Glendora, CA 91741	594 10	15.21	9.53	4	6,088	George E. Langley President/CEO (626) 963-8551/914-5373
7. Community National Bank 130 W. Fallbrook St., Fallbrook, CA 92028 27541 Ynez Rd., Temecula, CA 92591	388 13	12.22	8.00	8	2,746	T.E. Swanson, President/CEO (760) 723-8811/723-8965 (909) 693-5253/693-5265

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BUSINESS BANKING

Centennial First Financial Services Announces Record Earnings

Centennial First Financial Services, (OTC BB CFFX) the parent holding company of Redlands Centennial Bank in Redlands, (including Palomar Community Bank, a division of Redlands Centennial Bank in Escondido), is pleased to announce fourth quarter operating results. The

company reported net income for the fourth quarter ending Dec. 31, 2002 of \$495,000 up 35 percent from \$365,000 earned in the fourth quarter of 2001. Basic earnings per share were \$0.39 for the fourth quarter of 2002, compared to \$0.35 for the same quarter of 2001.

For the 12 months ended Dec. 31, 2002, net income was \$1,706,000, up 63 percent from \$1,047,000 in 2001. Basic earnings per share for the year ended Dec. 31, 2002 were \$1.42, compared to \$1.19 for the year ended Dec. 31, 2001. Return on average assets and return on average eq-

uity for 2002 were 0.83 percent and 10.47 percent, respectively, compared to .77 percent and 10.20 percent for 2001, respectively.

Total net loans increased \$15 million, or 12 percent to \$141 million at year-end 2002, compared to \$126 million at year-end 2001. Deposits increased \$9 million, or 5 percent to \$183 million from \$174 million for the same period. Total assets increased \$10 million, or 5 percent, from \$198 million to \$208 million from Dec. 31, 2001 to Dec. 31, 2002.

"We are delighted to report that 2002 earnings were the highest in the company's 12-year history. Our performance ratios were in line with projections, resulting from the successful acquisition of Palomar Community Bank in 2001, construction loan growth, and fee income generation. We are excited about our new branch in Palm Desert, slated for opening in March 2003. With the addition of Palm Desert, we now are strategically positioned to grow our company in another dynamic growth area in Southern California," according to President and CEO Timothy P. Walbridge. "Our focus will continue to be quality growth and increased earnings as we enhance our service and lending opportunities, leading to further increases in shareholder value."

Redlands Centennial Bank operates its main office and construction and real estate loan production office in downtown Redlands, a full-service branch in Brea, and its SBA/Commercial Lending production office in Brea. Palomar Community Bank, a division of Redlands Centennial Bank, operates as a full-service commercial bank in downtown Escondido.



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Peccorini & Peccorini,
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BUSINESS BANKING

CVB Financial Corp. Reaches New Milestones

CVB Financial Corp. (NASDAQ:CVBF), parent company of Citizens Business Bank, has announced record earnings of \$49.7 million for the year ended Dec. 31, 2002. This represents an increase of \$9.7 million, or 24.2 percent, when compared with earnings of \$40.0 million for the year ended Dec. 31, 2001.

Diluted earnings per share were \$1.11 for 2002. This is up \$0.21, or 23.3 percent, from the \$0.90 posted for 2001. All per share amounts have been restated to reflect the 5-for-4 stock split declared on Dec. 18, 2002. Earnings for the year produced a return on beginning equity of 22.5 percent, a return on average equity of 20.5 percent and a return on average assets of 1.8 percent.

During the year, the company restructured a portion of the investment portfolio to align it with the current interest rate environment. This involved the sale of \$261.2 million in securities.

The sale of these securities resulted in a gain of \$4.9 million before taxes, and a gain of \$3.2 million after taxes.

If the company had not realized this gain on the sale of securities, net income would have been \$46.5 million. This would represent an increase in net income of \$6.5 million, or 16.27 percent, over the \$40.0 million for 2001. The comparable net income per diluted share would be \$1.04. This would be an increase of \$0.14, or 15.56 percent, over the net income per diluted share of \$0.90 for 2001. These earnings results would have produced a return on beginning equity of 21.10 percent, a return on average equity of 19.40 percent and a return on average assets of 1.71 percent. The related efficiency ratio would have been 47.86 percent.

Earnings for the fourth quarter ending Dec. 31, 2002 were \$12.6 million. This represents an increase of \$1.8 million, or 16.4 percent, over the

earnings of \$10.8 million reported for the fourth quarter of 2001. This was the 43rd consecutive quarter of record earnings.

Diluted earnings per share for the fourth quarter of 2002 were \$0.28. This is up \$0.03, or 12.0 percent, from the \$0.25 posted for the fourth quarter of 2001. All per share amounts have been restated to reflect the 5-for-4 stock split. Earnings for the fourth quarter produced a return on beginning equity of 23.1 percent, a return on average equity of 19.5 percent and a return on average assets of 1.8 percent.

Deposits reached a record high of \$2.3 billion at Dec. 31, 2002. This was up \$433.0 million, or 23.1 percent, when compared with the \$1.9 billion in deposits reported at Dec. 31, 2001. Demand deposits were \$958.7 million, or 41.5 percent of the total deposits. This represents an increase of \$192.3 million, or 25.1 percent, when

compared with \$766.3 million for last year.

Gross loans and leases were \$1.4 billion at Dec. 31, 2002. This represents an increase of \$258.5 million, or 21.8 percent when compared to gross loans and leases of \$ 1.2 billion on Dec. 31, 2001. Total assets reached a record high of \$3.1 billion. This was up \$607.6 million, or 24.2 percent, over total assets of \$2.5 billion at the end of 2001.

CVB Financial Corp. reported non-performing loans and non-performing assets of \$824,000 as of Dec. 31, 2002. This represents a ratio of non-performing assets to total assets of 0.03 percent. The allowance for loan and lease losses was \$21.7 million as of Dec. 31, 2002. This represents 1.50 percent of gross loans and leases, and compares with 1.72 percent on Dec. 31, 2001. Non-perform-

continued on page 25

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continued from page 14

Independent Banks

Ranked by Total Assets as of September 2002

Bank Name Address City, State, Zip	Total Assets (\$Millions) % Change (12 months)	Return on Average Equity (R.O.E.)	Core Capital As a % of Assets	N.P. Loans & Debt. Secs. as a % of Core Capital & Loan Loss Reserves	Income Before Extraordinary Items (\$000)	Top Local Executive Title Phone/Fax E-Mail Address
8. Desert Community Bank 12530 Hesperia Rd. Victorville, CA 92392	354 9	10.98	9.34	10	2,613	Ronald L. Wilson President/CEO (760) 243-2140/243-0310
9. Bank of Hemet 3715 Sunnyside Dr. Riverside, CA 92506	309 3	15.80	7.61	0	2,812	Kevin Farrenkops President (909) 784-5771/784-5791
10. Vineyard Bank 9590 Foothill Blvd. Rancho Cucamonga, CA 91730	304 86	15.32	9.67	1	2,730	Norman Morales President/CEO (909) 987-0177/945-2975 rc@vineyardbank.com
11. Temecula Valley Bank, N.A. 27710 Jefferson Ave., A100 Temecula, CA 92590	275 51	16.78	9.17	7	2,486	Stephen H. Wacknitz President/CEO (909) 694-9940/694-9194
12. Redlands Centennial Bank 218 E. State St. Redlands, CA 92373	199 77	14.48	8.01	3	1,511	Timothy P. Walbridge President/CEO (888) 673-3236/(909) 798-1872 www.redcent.com
13. Palm Desert National Bank 73-745 El Paseo Palm Desert, CA 92260	193 22	13.75	6.80	6	1,249	Kevin McGuire Chairman/CEO (760) 340-1145/341-8050
14. Sun Country Bank 13792 Bear Valley Rd. Victorville, CA 92392	164 15	10.98	9.34	10	2,613	Vacant T. Wilson President/CEO (760) 243-1240/243-3362
15. Pacific Western Bank 74750 Hwy. 111 Indian Wells, CA 92210	139 0	18.12	7.30	20	963	William T. Powers President/CEO (760) 836-0870/836-0878
16. Canyon National Bank 1711 E. Palm Canyon Dr. Palm Springs, CA 92264	130 22	13.88	7.67	9	978	Stephen Hoffmann President/CEO (760) 325-4442/325-1138 www.canyonnational.com
17. First Mountain Bank 40865 Big Bear Blvd. Big Bear Lake, CA 92315	99 4	5.96	8.98	1	394	Dave Perry President/CEO (909) 866-5861/866-2462
18. Network Bank USA 845 N. Euclid Ave. Ontario, CA 91762	85 30	6.22	9.45	0	372	Fred Jensen President and CEO (909) 983-4600/391-1168
19. Inland Empire National Bank 3727 Arlington Ave., Ste. 202A Riverside, CA 92506	82 -3	26.07	9.12	3	1,412	Candace Hunter Wiest President/CEO (909) 788-2265/788-9683
20. Valley Bank P.O. Box 188 Moreno Valley, CA 92556-0188	81 8	19.94	7.92	38	722	Gene Wood President/CEO (909) 242-1959/242-1903 genewood@valleybank.com
21. Inland Community Bank 255 S. Riverside Ave. Rialto, CA 92376	57 19	-2.01	7.31	0	-62	James S. Cooper President/CEO (909) 481-8706/481-8713
22. Chino Commercial Bank 14345 Pipeline Ave. Chino, CA 91710	39 37	3.11	13.54	0	110	Dann H. Bowman President/CEO (909) 393-8880/590-1609 chinocommercialbank@cs.com

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HEALTH

New schizophrenia drug has good side-effect profile

by Charlotte LoBuono

Patients with schizophrenia now have a therapeutic option with a novel mechanism of action and favorable adverse-effect profile. Last month, the Food & Drug Administration approved aripiprazole (Abilify, Bristol-Myers Squibb/Otsuka America Pharmaceuticals) for the treatment of schizophrenia. Aripiprazole is currently available in pharmacies.

Aripiprazole stabilizes the dopamine-serotonin system by acting as a potent partial agonist of D2 and D3 dopamine receptors and 5-HT1A receptors, and an antagonist of 5-HT2A receptors, according to the package insert (PI). Other antipsychotics used in the treatment of mental illnesses, including schizophrenia, are dopamine antagonists. Aripiprazole also has moderate affinity for alpha-1 adrenergic and histamine H1 receptors.

In clinical trials, aripiprazole was associated with minimal weight gain, minimal extrapyramidal symptoms, and minimal sedation, said Daniel Casey, M.D., chief of psychiatric research/psychopharmacology, Veterans Affairs Medical Center, Portland, Ore. The drug was not associated with prolactin elevation or QTc interval prolongation. Aripiprazole may cause orthostatic hypotension, possibly due to its alpha-1 adrenergic receptor antagonism. It should, therefore, be used with caution in patients with known cardiovascular disease (history of MI, heart failure, or conduction abnormalities), cerebrovascular disease, or conditions that predispose patients to hypotension (dehydration, hypovolemia, and treatment with antihypertensive agents).

Aripiprazole did not appear to affect glucose metabolism, so it would not increase the risk of diabetes, continued Casey, who is also associate di-

rector of the Mental Illness, Education, and Clinical Center at the Portland Veterans Affairs Medical Center. It also did not appear to affect lipid profiles, he added. It did not increase total cholesterol or low-density lipid cholesterol, and it did not have a deleterious effect on triglyceride levels.

The recommended starting and target dose for aripiprazole is 10 mg or 15 mg administered once daily without regard to meals or the time of day. The effective dose range for aripiprazole is 10 mg to 30 mg per day. Adjustments in dosage should not be made before two weeks of treatment have been completed, so that a steady state may be achieved. Dosage adjustments are not necessary on the basis of age, race, gender, or renal or hepatic impairment status. As Casey said, "Aripiprazole is pretty user-friendly."

Inhibitors of the cytochrome P-450 (CYP) 3A4 system, such as ketoconazole, can inhibit the elimination of aripiprazole and raise blood levels of the drug, according to Bristol-Myers Squibb. Inhibitors of the CYP2D6 system, such as quinidine, fluoxetine (Prozac, Eli Lilly), and paroxetine (Paxil, GlaxoSmithKline), have the same effect. The dose of aripiprazole should be reduced by half when the drug is administered concomitantly with these medications. The dose should then be increased when treatment with CYP3A4 and CYP2D6 inhibitors is discontinued.

The label further states that inducers of the CYP3A4 system, such as carbamazepine, can cause an increase in aripiprazole clearance and reduce blood levels of the drug. The dose of aripiprazole should be doubled to 20 mg or 30 mg per day when administered concomitantly with carbamazepine. When carbamazepine therapy is discontinued, the dose of aripiprazole can be decreased.

Aripiprazole is classified as a

pregnancy category C. Its use is contraindicated in women who are pregnant or breast-feeding. Use of aripiprazole in children is also contraindicated, because its safety and efficacy in children have not been established.

"A large majority of patients [75 percent-80 percent] are taking atypical antipsychotics, compared with older, conventional drugs," Casey said. "We still have unmet needs, however, because many patients do not respond to the older drugs which have a significant side-effect burden. Aripiprazole will change clinical practice, because its novel mechanism of action can benefit more patients and offer clinicians more choices in the selection of a drug that is highly effective without a significant side-effect profile."

Adverse effects reported by two percent of treated patients, include: headache, asthenia, fever, nausea,

vomiting, constipation, anxiety, insomnia, lightheadedness, somnolence, akathisia, tremor, rhinitis, coughing, rash, and blurred vision. Potential cardiovascular adverse effects include hypertension, tachycardia, hypotension, and bradycardia.

"Aripiprazole gives clinicians another option, certainly," concurred Matthew Fuller, Pharm.D., clinical pharmacy specialist in psychiatry, Louis Stokes Veterans Affairs Medical Center, Cleveland. "We are always searching for the best ways to help our patients with schizophrenia and mental illness in general, so it is nice to have a new treatment option."

"We hope that aripiprazole will offer clinical benefits at least similar to those of currently available drugs. Ideally, patients will reap additional benefits from treatment with aripiprazole compared with older antipsychotics, but with a cleaner adverse-effect profile than the older drugs."

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During Olive Garden's Pasta For

Pennies — Spare Change Adds Up Ninth-annual program teaches children importance of community involvement.

Americans have an estimated \$7.7 billion in loose change tucked away in piggy banks, shoe boxes and coffee cans. This year, students throughout the Tri-County and Las Vegas areas are gathering some of that spare change for the ninth-annual Olive Garden Pasta For Pennies program, a national fund-

raising campaign benefiting The Leukemia & Lymphoma Society.

"Each year, students, teachers and parents come together in our community to support Olive Garden's Pasta for Pennies program," said Gina Kinnard, campaign manager of The Leukemia & Lymphoma Society Tri-County Chapter. "Thanks to them, we get a little closer to reaching our ultimate goal of finding a cure for leukemia and blood-related cancers

and improving the quality of life for patients and their families."

Last year, more than 235,000 students in 115 Tri-County-area schools raised \$134,000 through Olive Garden's Pasta for Pennies program. This year, schools in Orange, Riverside and San Bernardino counties in California and Clark county in Nevada will participate in the program through May 15.

The class in each school collecting the most money receives a pasta party courtesy of Olive Garden. Olive Garden also hosts kick-off luncheons for representatives of participating schools in each city and provides marketing support and materials for the program.

"These kids show an amazing amount of enthusiasm and willingness to help," said Drew Madsen, president of Olive Garden. "Together with their family, friends and teachers, these students continue to make a difference in the lives of so many who suffer from leukemia and related disorders."

Olive Garden's Pasta For Pennies is a grassroots effort that last year raised more than \$2 million for The Leukemia & Lymphoma society through contributions from elementary, middle and high school students across the United States. School districts identify a campaign period when students bring spare change to their classrooms. Since 1994, Pasta For Pennies has raised more than \$15 million to fight leukemia and lymphoma and to provide a wide range of services to patients and their families.

Nearly 300 Americans a day are diagnosed with leukemia, lymphoma or myeloma. An estimated 640,000 people in the United States are presently living with one or more of these diseases. Leukemia is the number one disease killer of children ages 1 to 4 and strikes 10 times as many adults. Leukemia and lymphomas are the leading fatal cancers in young men and women under the age of 35.

For additional information, contact The Leukemia & Lymphoma Society at (714) 881-0610 or visit www.leukemia-lymphoma.org.

Olive Garden is the leading restaurant in the Italian dining segment with 496 restaurants, more than 60,000 employees and \$1.9 billion in annual sales. Olive Garden is a division of Darden Restaurants Inc. (NYSE:DRI), the world's largest casual dining com-

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HEALTH

Confronting the Insurance Crisis: Focusing on the Working Poor

by Mark Williams, CEO/President Riverside Community Health Foundation and Marjorie Franzen-Weiss, MPH, CHES, Director of Health Education & Communications

The rising costs of health care impacts all Californians; but the crisis among the working poor is escalating at an alarming rate. This was the focus of the 1st Annual Clergy and Corporate Executive Conference hosted by the Riverside Community Health Foundation. The conference was created to bring business leaders from the faith and corporate communities together to educate and then equip them to more effectively deal with key community health and wellness issues facing Riverside.

Keynote speaker, Carl Maier, marketing director at Inland Empire Health Plan (IEHP), outlined the current health insurance issues. Almost one out of four individuals in the Inland Empire is uninsured. And approximately 60,000 are added to the ranks of the uninsured annually. With the governor's proposed budget cuts to Medi-Cal and other health programs, these numbers will climb even more dramatically.

Just who are the uninsured? In most cases, the uninsured are working families; may even be your neighbors. Eighty five percent of the families have a working head of household. These families work for businesses where insurance coverage is not available, dependent coverage is not available or insurance coverage is just too expensive. Many times the employee coverage may be paid, but dependent coverage is prohibitively expensive for these families on tight budgets.

Individuals who work for small firms (3-9 employees) are the least likely to be offered coverage. In the Inland Empire there are more than 30,000 small firms which employ over 134,000 individuals and affect more than 300,000 lives.

The major issue that countless small employers face stems from the fact that comprehensive health coverage is just too expensive for many small firms to provide. For those businesses that do provide health coverage, they may only pay for the employee cost and not the dependents. Because

there is no very low cost alternative for dependent coverage, many dependents remain uninsured.

Mr. Maier shared several poignant scenarios of individuals who lacked coverage for dependents, in most cases children, and thus deferred treatment for otherwise curable health problems. In some cases, families try various survival strategies such as sharing antibiotics prescribed for one child for an illness with the other family members, as they too come down with the same infection. Even more creative, families may go to the pet store to purchase "fish-a-cillin," antibiotics for pets, and try to determine the appropriate human dosage.

In both of these scenarios, not only is the treatment ineffective, but also leads to the greater concern for the creation of "super germs" or antibiotic resistant bacteria. When an individual does not complete the recommended course of antibiotic treatment, some bacteria survive and become resistant to the antibiotic prescribed. This becomes not only a threat to the health of the infected individual, but also a danger to the health of all of us! Such "super germs" are making it harder to treat a variety of diseases because the antibiotics that used to work don't any more.

It is vital that employers of low wage earning personnel know how to assist their employees to access health coverage for their dependents. Not only will their dependents have quality health care but also the employee will stay healthier and more productive.

Since many of the uninsured fall below the 250 percent of the Federal Poverty Level (FPL), they and/or their dependents may be eligible for government funded health programs. Medi-Cal currently covers low-income families under the 100 percent of the FPL. The Healthy Families program provides low cost health care for children up to their 19th birthday that fall in the 100 percent - 250 percent of the FPL.

The Healthy Kids program, a Riverside County initiative, offers comprehensive health, dental and vision insurance to Riverside County children whose family income is less than 250 percent of the FPL and who do not meet the requirements of either Medi-

Cal or the Health Families program. Healthy Kids was bankrolled with \$2.5 million a year from the Riverside County Board of Supervisors, \$2 million from First 5 Riverside, \$1 million from IEHP and \$300,000 from the Community Health Corporation.

The AIM Program (Access for Infants and Mothers) covers moderate-income pregnant mothers and infants at the 200 percent - 300 percent of the FPL. The Pacific Health Advantage (formerly Health Insurance Plan of California) is a small employer health care purchasing group that can provide a compre-

hensive defined health benefit package.

If the governor's proposed budget cuts go into effect, it will reduce income eligibility limits for families from 100 percent of the FPL (\$18,000 for a family of four) to 61 percent of the FPL (\$12,000 for a family of four). Fortunately, for now, this will not affect the coverage of children under 19 years of age.

California Health Care Foundation, "Impact of Proposed Budget for 2003-04 on Medi-Cal and Other Health Programs," January 14, 2003.

Alzheimer's Research Screening Clinics to Be Held in Palm Desert and Ontario

Five year study conducted at Loma Linda University

The Alzheimer's Association, Los Angeles, Riverside, and San Bernardino Counties Chapter, is collaborating with Loma Linda University's Neurosurgery Center for Research, Training, and Education on a research project that may help determine a reliable biological marker for early stage Alzheimer's Disease (AD).

The university has received a \$4.55 million grant from the National Institutes of Health (NIH) for research focusing on genetics. Tests will track iron metabolism in a group of patients to determine if changes in peripheral blood correlate with changes in the brain by utilizing a special sequence Magnetic Resonance Imaging (MRI). The ultimate goal of the study is to develop a diagnostic tool for the early diagnosis of AD.

The Neurosurgery Center for Research, Training, and Education is currently recruiting 100 volunteers, 25 normal controls and 75 subjects who are exhibiting symptoms of Mild Cognitive Impairment (MCI), or short-term memory loss, to participate in this five-year study.

On Feb. 25 and March 15, 2003 the Alzheimer's Association will sponsor two screening clinics at the Palm Desert and Ontario facilities. Anyone interested in more information and to

register are encouraged to call the research center at (909) 558-7072.

In addition to the Alzheimer's Association, Daniel P. Collins, Ph.D., MSPH, executive vice president and chief scientific officer for BioErgonomics, Inc. (BioE); Mark Haacke, Ph.D., founder and director of NMR Imaging; and Rod Levine, M.D., and Tracy Rouault, M.D., from the NIH, are collaborating with Dr. Wolff M. Kirsch, principal investigator, and Loma Linda University.

Approximately four million Americans have AD. Statistics show that one in 10 people over the age of 65 and one out of every two people over the age of 85 have AD. Fourteen million Americans will have AD by the middle of this century (2050) unless a cure or prevention is found.

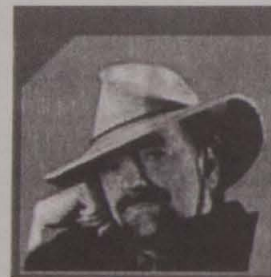
In 2000, nearly 50,000 deaths were caused by AD, making it the eighth leading cause of death in the U.S. according to the Centers for Disease Control and Prevention.

Research Screening Clinics in Ontario and Palm Desert

The Alzheimer's Association Ontario office is located at 2930 E. Inland Empire Blvd., Suite 101, Ontario. Phone is (909) 484-3252. The Palm Desert office's address is 73-710 Fred Waring Drive, Suite 208, Palm Desert. Phone is (760) 836-3433.

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22. Nolte Associates, Inc. 255 E. Rincón Ste. 110 Corona, CA 92879	2,000,000 40,000,000	1 16 Sacramento	Civil Engineering Surveying	Development/Dairies Private Development Local Government	Paul Hagunda Managing Director (909) 739-7510	George Nolte Director (909) 739-7510 paul.hagunda@nolte.com

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Are Your Employees Giving You the Silent Treatment?

Encourage Communication for Greater Company Profits

by Linda Keefe

In any company, communication between managers and employees is a big issue. Employees want guidelines from their supervisors, and the management staff wants input from their team. And while most companies have little trouble filtering information down the layers, they do have challenges when it comes to filtering information up. That's because too many employees stay quiet about what they need, resulting in missed opportunities, delayed projects, and failed initiatives.

The reasons for such a communication gap are numerous, ranging from the employees thinking, "I don't want to appear incompetent" to "Who am I to offer ideas to management?" Additionally, because they know that the management team is busy with long-term planning and strategic initiatives, many employees don't want to interrupt with details of the day-to-day activities. However, without that knowledge, managers have a difficult time gauging whether they're leading the company effectively.

Fortunately, there are steps you can take to get your employees to communicate better and to keep the company's progress on track. The key is to build a quality interaction between the employee group and the management team. When you break through the barriers and get the employees and managers working together, you help everyone understand the tremendous effort it takes to advance the company's strategic vision and attain goals. Without support from every member in the group, your company's progress suffers and ultimately reduces long-term profits.

To instill confidence in your employees and encourage them to contribute, apply the four elements of "SharedKnowledge" — a process that can transform your entire organization to one that works with and for each other, not against one another. This unique combination of elements includes organizational communication, skills, motivation, and empowerment. Below are ways to use these four vital components to get your employees to communicate their needs so they can help the company grow

and prosper.

Communicate Needs

Communication is a two-way process and a shared responsibility. Employees have just as much responsibility for speaking up, for setting expectations and requirements, and for communicating barriers and opportunities as does the management team. When you encourage your employees to communicate with the senior team, you're helping each group understand the other's job duties and what each reasonably can and cannot do given the budget and expectations.

Ask your employees to speak up and proactively tell the management team what they are struggling with and what managers can do to help. Reinforce the company's vision and state how the current objectives contribute to it, and then explain that you need the employees' input to make attaining the vision a reality. After all, if your organization wants to produce results that leave your customers and company shareholders wowed, you have to know your responsibilities and what it will take to reach everyone's objectives.

Share Industry Skills and Knowledge

While most people are knowledgeable about and skilled in their particular job duties, many managers are unaware of their employees' daily activities. Encourage your employees to educate you about their job specifics. Ask them to explain what goes into each successful project by proactively listing all the actions and costs, including time costs.

Make it a proactive dialog where you and your employees discuss which ideas and action have worked in the past. Go over survey results, client satisfaction ratings, safety metrics, or any other factual data that would begin a dialog. Ask questions to get your employees to offer suggestions about the present situation.

For example, you may say, "Last year we increased sales by 35 percent and we had a 15 percent increase in marketing resources. With only a 10 percent increase in marketing resources this year and a 5 percent staff reduction, what kind of results do you anticipate we'll get, and what resources will you need to overcome

any hurdles?"

As you listen to the feedback, offer tradeoffs, such as: "If we allocate more marketing funds, can you increase sales by another 5 percent?" This will enable employees to see the impact on the bottom line and will prompt them to get involved in the decision process.

Create a Motivation Cycle

Your input plays a big part in motivating employees to communicate with you and reach goals. Make communicating with management easy. Some suggestions to consider include:

- Arranging a group conference call so employees can share their ideas about a particular project or strategic plan.
- Sending employees a personal thank you note for a job well done, complete with the management team's signatures.
- Setting a half-day aside to conduct round table discussions with employees that address their concerns.
- Offering short, 10-minute one-on-one sessions between managers and employees to discuss employee issues.
- Having senior management sit with the employees during breaks or at lunch to discuss company issues.

When the employees see you and other managers taking an interest in their responsibilities, they'll be excited to complete their tasks to the best of their ability. Additionally, the senior team's interest will show that each employee's contribution is integral to the company's strategic initiative. Employees will actively seek out new and creative ideas to advance the organization and will share those ideas with you. The result will be a greater increase on the company's bottom line.

Establish Empowerment Expectations

Empowerment is about setting the expectations. You and your team need to have a common understand-

ing documented. Like Ken Blanchard's "One Minute Manager," write a one-minute goal and the requirements in 400 words or less (half a page). For example, you may say, "We want to increase our sales this year by 50 percent. In order to accomplish this, the team needs a \$_____ marketing budget, a monthly sales meeting with all employees and managers, and an increase in staff by _____ percent."

Discuss the goals and parameters with everyone involved before you begin delegating tasks so that as a team you can make the needed tradeoffs to ensure a successful outcome. When everyone knows the specifics of what's required, you are empowered to create the desired results. Always remember that the entire interaction hinges upon communication, and the quality of the communication determines how empowered you and your team are.

Results Now

If you want to encourage your employees to communicate openly, you need to show why open communication from both sides is so vital to the company's success. Make it a shared responsibility for everyone to educate each other, express what they need, and show how specific duties affect the bottom line. When you get everyone actively involved in the communication process, the more efficient your team will operate and the greater success you will all attain.

Linda Keefe is CEO and co-founder of Shared Results International, a consulting and training firm that transforms people through the power of SharedKnowledge. Linda conducts workshops and seminars on the SharedKnowledge concept, communications, and using technology effectively for major corporations, non-profit organizations and private institutions. Contact her at 888-689-8077 or visit www.sharedresults.com.

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Herron & Rumansoff Architects, Inc.	250,000	2	Architectural,	Water Districts,	Patricia L. Herron	Russell P. Rumansoff
530 St. Johns Place	250,000	2	Planning,	Municipalities,	Vice President	President
Hemet, CA 92543		Hemet	Space Needs Analysis	Private Developers	(909) 652-0373	(909) 652-4431
ALLWEST Geoscience, Inc. D.V.B.E.	250,000	1	Geotechnical Engineering	Developers, Commercial,	Gene Farnsworth	Gene Farnsworth
1210 N. Barsten Way	1,500,000	1	Environmental Assessment, Geologic Studies,	Cities, State and Federal	President	President
Anaheim, CA 92806		Anaheim	Remediation Design	Agencies	(714) 238-1105	(714) 238-9255
						gene@allwestg.com
Psomas	WND	1	GIS,	Public Agencies,	Terri Gooch	Jerry Wagner
1700 Iowa Ave., Ste. 160		7	Civil Engineering,	Land Developers,	Marketing Coord.	Principal
Riverside, CA 92507		West L.A.	Environmental	Builders	(909) 682-3379	(909) 787-8421
Rick Engineering Company	WND	1	Civil Engineering,	Residential, Commercial,	Sandy Bailey	Robert A. Stockton
1223 University Ave., Ste. 240		5	Surveying/Mapping,	Industrial Developers,	Bus. Dev. Coord.	Vice President
Riverside, CA 92507-4563		San Diego	Land Planning	City, County, State Agencies	(909) 782-0723	(909) 782-0707
Ruhbau Ruhbau Clarke	WND	1	Architectural,	Educational,	Roger Clarke	Roger Clarke
3775 Tenth St.		2	Planning	Governmental,	Architect/Principal	Architect/Principal
Riverside, CA 92501-3669		Riverside		Commercial/Industrial	(909) 684-6276	(909) 684-4664
						rclarke@rrcarch.com
Turner & Associates	WND	1	Architectural,	Medical, Industrial	Rufus L. Turner, AIA	Rufus Turner, AIA
1182 N. Monte Vista, Ste. 19		N/A	Planning,	Educational,	Owner	Owner
Upland, CA 91786		Upland	Interiors	Commercial	(909) 608-9207	(909) 608-9200
					rufus@uia.net	rufus@uia.net
Walling & McCallum/Limited	WND	1	Architecture,	Residential, Hotel/Restaurant,	John C. Walling	John C. Walling
45-190 Club Dr.		N/A	Planning,	Commercial, Industrial,	President	President
Indian Wells, CA 92210		Indian Wells	Engineering	Cities, Recreation, Medical	(760) 360-0786	(760) 360-0250
JKI Design and Development	WND	1	Architecture	Entertainment	Joseph Kauchick	Charles Pilcher
637 W. Second St.		2	Planning	Amusement	Chairman	CEO
Pomona, CA 91766		Pomona	Design	Leisure		(909) 620-7208
						jki@jki-design.com
Hunsaker & Associates Irvine, Inc.	WND	1	Planning,	Builders, Developers,	Pam Quenzler	Bradley Hay
2900 Adams St., Ste. A-15		4	Civil Engineering,	Public Agencies	Director of Marketing	Principal
Riverside, CA 92504		Irvine	Surveying, GPS, Govt. Relations		(909) 352-8269	(909) 352-7200
						www.hunsaker.com
L.D. King, Inc.	WND	1	Civil Engineering	Government,	Carl Freeman	Carl Freeman
2151 Convention Ctr. Way, #100 B	5,000,000	1	Surveying, Planning	Land Developers	President	President
Ontario, CA 91764		Ontario			(909) 937-0200	(909) 937-0200
						lpry@ldking.net

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Researched by Sondra Olivera. Copyright IEBJ.

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BUSINESS BANKING

A Profitable Year for Chino Commercial Bank, N.A.

The Board of Directors of Chino Commercial Bank, N.A. (OTCBB:CKNA) announced that the bank had achieved profits for the year ended Dec. 31 2002 with earnings of \$202,962 or \$0.37 per share, an increase of \$431,793 from the net loss of \$228,831 or \$0.42 per share reported for the year ended Dec. 31, 2001. Mr. Dann H. Bowman, president and chief executive officer, stated, "The bank's profitable year was the result of growth in non-interest-bearing deposits and accumulation of well-priced loans as we continued to develop the balance sheet, coupled with increases in mortgage banking revenue and service charges earned on deposit accounts."

The bank posted net income for the fourth quarter 2002 of \$93,332 or \$0.17 per share, as compared to a loss of \$54,714 or \$0.10 per share for the fourth quarter of 2001.

Bowman stated, "We are extremely pleased with this year's growth and the bank's profitability for 2002." Loans increased to \$21.9 million at Dec. 31, 2002 as compared to \$11.2 million at Dec. 31, 2001. On Dec. 31, 2002, the bank had no delinquencies or non-accrual loans, but had charged-off one loan for \$37,885 during the fourth quarter of 2002. Total deposits increased to \$36.5 million at

Dec. 31, 2002 as compared to \$20.0 million at Dec. 31, 2001. Non-interest bearing deposits exceeded 70 percent of total deposits at Dec. 31, 2002.

The bank posted net interest income of \$477,181 for the three months ended Dec. 31, 2002, as compared to \$327,516 for the three months ended Dec. 31, 2001. Average interest-earning assets were \$37.4 million with average interest-bearing liabilities of \$11.5 million, yielding a net interest margin of 5.10 percent for the fourth quarter of 2002, as compared to average interest-earning assets of \$24.1 million with average interest-bearing liabilities of \$8.5 million, yielding a net interest margin of 5.43 percent for the three months ended Dec. 31, 2001.

The bank posted net interest income of \$1,623,470 for the year ended Dec. 31, 2002, as compared to \$1,109,411 for the year ended Dec. 31, 2001. Average interest-earning assets were \$32.2 million with average interest-bearing liabilities of \$10.2 million yielding a net interest margin of 5.05 percent for the year ended Dec. 31, 2002, as compared to average interest-earning assets of \$20.6 million with average interest-bearing liabilities of \$6.4 million yielding a net interest margin of 5.40 percent for the year ended Dec. 31, 2001.

CVB Financial...

continued from page 17

ing loans and leases were 3.80 percent of the allowance for loan and lease losses.

D. Linn Wiley, president and chief executive officer for CVB Financial Corp. and Citizens Business Bank, stated, "We are pleased to have achieved these new milestones in our growth and financial performance. Total assets exceeded \$3.1 billion and earnings hit \$49.7 million for the first time in our history. This reflects the commitment by everyone in our organization to provide superior performance for our customers, our communities and our shareholders."

The Board of Directors of CVB Financial Corp. declared a 5-for-4 stock split on Dec. 18, 2002. In addition, the board of directors declared a \$0.12 cash dividend. The cash dividend will be paid on a post 5-for-4 stock split basis. This cash dividend represents the 53rd consecutive quarterly cash dividend paid by the company.

CVB Financial Corp. is the parent of Citizens Business Bank. Citizens Business Bank operates 32 business financial centers in the Inland Empire, Los Angeles County, Orange County, and the Central Valley areas of California. Shares of CVB Financial Corp. common stock are listed on the NASDAQ under the ticker symbol of CVBF.

Community Bank Announces Opening of New Loan Production Office

Community Bank has announced that it is expanding in Southern California by opening a Loan Production Office (LPO) in the Santa Clarita area in early February. The new facility will be located in the Mammoth Professional Center at 28494 Westinghouse Place, Suite 301, in Santa Clarita and will mark the continuation of Community Bank's long-term strategy of steady organic growth.

Community Bank's three most recent locations include: Corona, South Bay and Irvine. With the opening of the new LPO in Santa Clarita next month, Community Bank will have a presence in one of the fastest-growing markets in Los Angeles County.

The bank's new Santa Clarita facility will house up to four experienced "relationships managers." They will be responsible for loan underwriting, relationship and risk management, customer retention and business development of existing and new clients.

"Our reasons for opening the Santa Clarita facility are very similar to why we chose to move into the

Irvine area in 2001. The bank continues to focus its energy, attention and presence in markets and business centers that present the greatest opportunity for growth and market share expansion," said Community Bank President and CEO V. Charles Jackson.

Jackson added that the bank is looking to further expand its presence in the near future with a larger facility in Santa Clarita, which may include a full service branch. The bank regularly looks at other opportunities and market areas in Southern California to open additional LPOs, as well as satellite and larger full service branches.

"The opening of our Santa Clarita facility clearly reflects Community Bank's goal and desire to establish long-term relationships with both our customers and the communities we serve," said Scott Burger, senior vice president and commercial banking division manager for Community Bank. "The timing was right for us to further expand our operations into the Santa Clarita area. We're excited about servicing this growing market."

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REAL ESTATE

EMWD Reports Landmark Year of Growth in 2002

Strong fourth quarter and vibrant residential development activity pushes yearly water connection request totals to highest in more than a decade.

Eastern Municipal Water District (EMWD) continued to help the region keep pace with growth demands and reported 49 water and/or sewer connection projects requests during the fourth quarter ending on Dec. 31, 2002.

The fourth quarter capped a landmark year of 199 total water and/or sewer connection project requests by developers for 2002, the highest in 13 years. The requested connection projects will be completed over the next few years.

Overall, EMWD played an important role in assisting upcoming development efforts in its service area. A total of 140 water and/or sewer connection projects were submitted

by developers and are expected to result in approximately 13,000 single-family homes.

Likewise, 11 water and/or sewer connection projects were submitted and will serve 65 future industrial and commercial developments.

"Eastern experienced increased demands to provide water and sewer connections for new residential, commercial and industrial developments in our service area but we look forward to meeting that challenge," said Victor Barreto, civil engineer with EMWD.

The 49 reported water and/or sewer connection projects requested for the fourth quarter matched the total during the same time in 2001. Overall, the 199 requested projects for the year eclipsed the 190 total projects in 2001.

Barreto added that the growing activity in 2002 demonstrates the strength of the local economy and overall confidence in the region by the building industry.

"There's no end in sight to the increased demands we expect in 2003," said Barreto. "But we're committed to meeting these demands and ensuring that water and sewer connections are up and running for our new customers over the next few years."

The bulk of the 199 requested projects reported came from residential development. The 13,000 future residential water and/or sewer connections reported in 2002 represent an increase of almost 4,500 from 2001. The largest of the new residential water and sewer connection projects was

a 331-unit residential development located north of Temecula.

Of the 199 overall requested projects in 2002, 140 were related to residential development followed by 35 infrastructure and 11 commercial/industrial.

"The housing boom in our region continues at a breakneck pace," said Barreto. Clearly, our region's anticipated residential growth demonstrates that we're somewhat insulated from the nation's sluggish economy in 2002. Developers continue to target our region."

A majority of new requested water and sewer connections were located in the southwest section of EMWD's service area. The Winchester and Temecula areas provided locations for two of the most significant commercial projects — the Temecula Creek Village and the Plaza in Silver Hawk.

The top three project locations for 2002 were in Temecula and Murrieta, 51 total projects; Sun City and Murrieta, 42; and Moreno Valley, 37. The remainder of the projects were in Perris, 27, San Jacinto and Hemet 24; and Winchester, 18.

Eastern Municipal Water District provides water, wastewater service and recycled water to a 555-square mile area of western Riverside County with a population of 501,000 — from Moreno Valley southward along the I-215 corridor to Temecula and eastward to Hemet and San Jacinto. Additional information about the district is available on the Internet at www.emwd.org.

New CFO to Lend Expertise to \$50 Million Building Project and 25-Year Master Plan

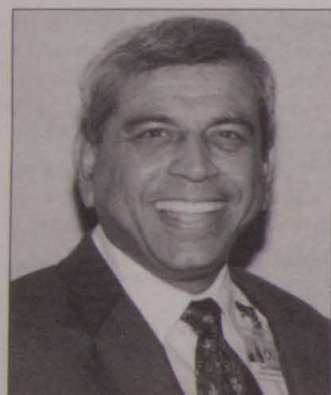
Sabi Dadabhai has joined Redlands Community Hospital as chief financial officer. The appointment was an-

Dadabhai received his bachelor of science degree in chemistry/physics from the University of Bombay, India in 1967. He became a registered medical technologist through Toronto Institute of Medical Technology, received a bachelor of science degree in biological sciences from UC Irvine, and an MBA in finance/marketing and MPH in health care management from the University of California, Los Angeles (UCLA). For the past 15 years, he has maintained his California CPA certification.

Dadabhai believes strongly in providing quality patient care. "All of our resources should be directed to that goal. Our solid financial position will allow us to carry out that mission," he stated.

"As Redlands Community Hospital moves forward with its 25 Year Master Plan, which includes construction of a \$50 million building project, we will rely on the financial expertise of Mr. Dadabhai," stated Holmes. "Plans for a new three-story facility to house an expanded Maternal Child Services Department and Surgery Center are currently in the approved stages, with groundbreaking expected in late 2003."

Located at 350 Terracina Blvd., Redlands Community Hospital is a 172-bed non-profit hospital which offers acute care, diagnostic and treatment services to people throughout the Inland Empire. For additional information, please call 909-335-5500, or visit the hospital's Web site at www.redlandshospital.org.



Sabi Dadabhai

nounced by the hospital's president and CEO, Jim Holmes. Dadabhai comes to the hospital with 22 years experience in hospital and health care finance.

Most recently, Dadabhai served as acting CFO at Beverly Hospital in Montebello. Previously, he was CFO at Corona Regional Medical Center. Other financial management positions include: assistant vice president/finance at St. Jude Hospital/Heritage Foundation, Fullerton; director of financial planning at St. Joseph Hospital, Orange; director of financial planning at Western Medical Center, Santa Ana; CFO at Healthstar Inc., San Ramon; senior management consultant at Arthur Young and Company, Los Angeles, where he specialized in health care facilities, and administrative resident at Santa Monica Hospital.

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REAL ESTATE

Construction Survey Shows Leadership Development Programs on the Rise

Hiring may be down as the economy slows, but leading architecture, engineering and construction firms say they're spending more to train their senior executives.

That's the word from Construction Executive, a career advancement and executive development service company for executives employed in the A/E/C industry.

Each year Construction Executive conducts a leadership survey with its members to identify trends and statistics for the A/E/C industry. The survey takes the form of questionnaires, online polls and interviews.

The firm concluded the 2002 edition of its survey in November, with 782 A/E/C firms indicating that spending on leadership development programs and "human capital services" — such as executive coaching — increased 6 percent over the last 12 months.

"This year we have seen more layoffs than hires, and a rise in investment of 6 percent for leadership development and human capital services such as: executive retention, succession planning and executive coaching," said Kevin Carney, marketing director for Construction Executive.

Spending on outplacement serv-

ices rose by 15 percent due to the slow economy, and the reduction in outplacement costs made available through technology advances and Web-based, self-help solutions. "Companies seemed to care more this year about assisting their employees who were, unfortunately, laid off. Many of our clients were interested in providing career counseling and outplacement services because the economic and political challenges they faced together has taught them the value of the individual," Carney added.

Considering this year's economic and political turmoil, the survey generated several predictable results — such as an increase of 14 percent in executives who desired greater job security and improved quality of life at the workplace.

One Atlanta, Georgia contractor put it this way in the Construction Executive survey: "Our executives took more personal time off this past year and seemed to push us for greater commitments in job security. We felt our executives deserved a well-needed break from the pressures and challenges they faced in the marketplace this year, and we agreed to make some job and work improvement commit-

ments."

"Many executives and employers focused this year on becoming more effective on the job through increased training and development, and basically took time to regroup. Although most employers tightened their belts this year, 5 percent spent money improving executive retention and coaching of top talent," said Carney. "We found 48 percent of respondents did not offer any third-party leadership development programs, while more than 72 percent believed they should offer this service to their executives and emerging leaders."

Contractors continued through 2002 to focus on quality versus quantity in job hires, with talent retention and leadership development the dominant themes throughout the year. "The surprise this year is that leadership development and training is on the rise," said Carney, "and we believe this upward trend will continue through 2003."

Construction Executive is a career advancement and executive development resource center for executives employed in the architecture, engineering and construction industry within the United States. As a leader in

Human Capital Services, Construction Executive provides executives and emerging leaders an opportunity to obtain outplacement, self-assessment, career counseling services, executive marketing, post resumes, view jobs and get professional help with resume preparation.

Employers can obtain consulting services on leadership development, compensation or succession planning, executive coaching, executive retention, outplacement, job interviewing and executive search. Employers can also obtain services such as third-party reference and background checking, relocation, and leadership assessment.

Construction Executive maintains one of the largest off-line private profiles databases of employed A/E/C executives, and is a leading information provider of construction salary surveys, construction career trends, construction demographics and other A/E/C employment data. Phone: 877-645-2266; e-mail: advertising@constructionexecutive.com or visit www.constructionexecutive.com for more information.

American Mortgage Network Funds \$575 Million of Home Loans

American Mortgage Network celebrated its first anniversary in November and continues to achieve key milestones in its growth. AmNet has a regional center in Ontario.

American Mortgage Network (AmNet), a wholly-owned subsidiary of American Residential Investment Trust, Inc. (NYSE: INV), reported that it had funded \$575 million of home mortgage loans in November, 2002. Average loan fundings per work day increased from \$29.9 million in October to \$30.3 million in November. For the first 11 months of 2002, AmNet funded \$3.5 billion of mortgage loans. AmNet has \$710 million in warehouse credit capacity.

"Production levels are expected to be \$500 to \$600 million per month through the beginning of 2003, helping ensure that loan volume, infrastructure and available capital are optimally aligned," said chairman and chief executive officer, John M. Robbins Jr. "One of our key differ-

entiators in the marketplace is service, often defined by our responsiveness and quick underwriting turnaround time for our broker customers. This becomes critical during periods of record origination and refinancing activity. As we recently announced, our headquarters' expansion is part of AmNet's strategy to expand the business in a carefully orchestrated fashion."

The mortgage subsidiary began operations in November 2001 to serve the wholesale lending channel. AmNet is currently approved to do business in 44 states either by license or exemption. Headquartered in San Diego, American Mortgage Network is a wholly-owned subsidiary of American Residential Investment Trust, Inc. AmNet originates mortgage loans for the national mortgage broker community through its network of regional centers and over the Internet. AmNet has regional centers in Ontario, Sacramento, San Diego, New Haven, Conn.; Denver, Colo.; At-

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EXECUTIVE TIME OUT

Exploring Glorious Southern Utah

Story and Photography by Camille Bounds, Travel Editor

Let Southern Utah entertain you. If you are ready for adventure; if you are ready for serendipity; if you are ready to be entertained, go to Southern Utah. It has everything rolled up in one fine classy package with something for everyone.

God must have been in one of his most extraordinary artistic moods when he decided to create Zion and Bryce Canyons. Words are really inadequate, and they have all been said — if you want adjectives, you may send for a brochure. Each park has its own personality and splendor and offers the visitor a unique, spectacular, adventurous experience. I do have one word for you ... Go! Bring your camera with twice as much film you think you might need.

Zion National Park

Zion is located in the southwest corner of Utah east of I-15. It is roughly 300 miles south of Salt Lake City and 160 miles northeast of Las Vegas. Its easy accessibility and remarkable beauty have made Zion

Utah's most popular national park, attracting nearly 3 million annual visitors.

Bryce Canyon National Park

Bryce has an easy scenic drive to great outlooks and a number of hiking trails down into the amphitheaters and among the "hoodoos" — the name given to the eroded rock pinnacles and spires that fill the park. Horseback trips are also available. In winter, cross-country skiers can enjoy the park on several ungroomed trails. Bryce is located off Hwy. 12 about 14 miles east of Hwy. 89 in south central Utah.

The nearest town is Panguitch, about 23 miles northwest of Bryce National Park. This little town boasts "Buffalo Java's," a unique gift shop that features great coffee, espresso,

bagels and soups, and this area is worth a visit in the right season.

For information and brochures about all of Utah, call 1-800-200-1160 (you get a live, well-informed person — no menus!) or visit www.utah.com

Broadway in the Desert

Just a few miles outside the pop-

enough, about 35 miles away near the gates of Zion National Park, in Springdale, Utah is the new Zion Canyon Giant Screen Theater with the mother of all IMAX-type presentations on a screen six stories high and 80 feet wide. "The Treasure of the Gods" unfolds with some of the most breathtaking footage ever captured on film. There are many differ-

after the performance is over. This is a film worth experiencing! For brochures and information call 435-722-2400.

A Season of Shakespeare

For the purist, just go a little north of St. George to Cedar City and you will find the Utah Shakespearean Festival. The Adams Memorial Shakespearean Theater is a very authentic Elizabethan replica of the original Globe Theater. This season's productions include: "Much Ado About Nothing," "Richard III," and "Measure for Measure." Shakespeare on stage is just one of the festival's many activities re-creating the atmosphere of Elizabethan theater and the spectacles before, during and after the performances. For brochures and information, call 1-800-752-9849 or visit www.bard.org.

Places to Stay and Dine in Utah

In St. George, the Ramada Inn offers all the amenities of a first-class

hotel. Staff and management are friendly and professional. Call 1-800-228-2828 or direct (435) 628-2828.

In Cedar City, The Best Western Town and Country Inn may be reached at 1-800-528-1234 or directly: 435-586-9900. Dinner at Adrian's in Cedar City is a good choice where the food, service and wine list is highly recommended.

How to Get There

By air — United Express connects with Skywest into St. George from San Jose and San Francisco. AAA has detailed maps for campers and automobiles available.

Camille Bounds is the travel editor for the Inland Empire Business Journal and the Western Division of Sunrise Publications.



Visitors to Bryce Canyon National Park are mesmerized by the grandeur and beauty of its natural amphitheaters and "hoodoos," the eroded rock pinnacles and spires that fill the park.

Photo by Camille Bounds

ular resort of St. George (where your plane lands on a runway built on a mesa that overlooks this delightful little city), there is a magical place called Tuacahn where Broadway musical productions are being offered. This season, shows scheduled are: "The Wizard of Oz," "The King and I" and "The Unsinkable Molly Brown." The shows are great, but the true star is the venue in which they are presented — 1500 feet of glorious sandstone cliffs are a backdrop to the 2000-seat, outdoor amphitheater which is the setting for these wonderful productions. Preshow dinners are offered. For brochures and information, call 1-800-746-9882 or visit www.tuacahn.org.

A Film Worth Experiencing

If that weren't impressive

ent facets to this particular presentation that are unusual to the IMAXs I have experienced before.

First of all, this is the first I have seen that follows through with a complete original plot line and story. Usually we are shown only glorious scenic wonders. The making of this masterpiece is amazing. Cameras had to be balanced on cliff sides to get the spectacular shots that were captured.

Be sure and see this amazing presentation. It is worth the price of admission alone, to witness the lady mountain climber take a mind-spinning fall — the rest is a breathtaking bonus. This film takes you places in this area where you would never venture. You are given the opportunity to view sights that seem so beautifully unreal they seem to have a spiritual quality that stays with you long

Presidents' Day Weekend Brings Civil War to Calico Ghost Town

Presidents' Day weekend will offer a real-life history lesson about the Civil War, set against the backdrop of the historic town of Calico on Feb. 15, 16 and 17. Visitors to the small ghost town located just north of Barstow will have the unique opportunity to experience two significant events surrounding Calico — the reconstruction of north Calico's burn area, and occupation of the town by Union and Confederate Army camps.

Like a boomtown, destroyed in the July 24, 2001 fire, Calico's north end businesses are newly rebuilt. The smell of fresh cut wood, new standing buildings and nearly 200 troops camped throughout town will be the order of the day, beginning Saturday and continuing through Monday.

In addition, the personas of generals, Robert E. Lee and Ulysses S. Grant will offer their perspectives on the Civil War and the years of reconstruction that followed it.

William Peck as Abraham Lincoln will read the Gettysburg Address on Sunday at 3:30 p.m. and again on Monday, Presidents' Day, at 3 p.m. New this year, a combined Union And Confederate Military Parade will take place Sunday morning at 10:30 a.m.

"We want to provide folks a real sense of the Civil War by allowing them to enter an occupied town that would have been under attack during the Great War," stated Steve Bogdan, president of the American Civil War Society. Troops from throughout Southern California will make the familiar trek to Calico, a Presidents' Day Weekend tradition in its ninth year.

The weekend highlights will include two one-hour battle re-enactments each day — Saturday and Sunday at 11:45 a.m. and 2:30 p.m., and on Monday at 11:30 a.m. and 2 p.m. The thunder of cannons and firing of more than 10,000 rounds of ammunition during these battles will present a spectacle not often seen in California.

"Calico is unique in its ability to offer an entire town for troop occupation," said Bogdan. "Nowhere else on the West Coast can the public enter an historic town, interact with the troops, and experience life

during the Great War. There is a great sense of history here."

The town occupies 60 acres and is comprised of shops, eating establishments and historic mining attractions. Newly-constructed buildings in the town's north end will be occupied by both shops and Confederate troops.

Camping in the canyons below town is offered visitors who want to spend the weekend. Shops and eating establishments are open in town from 9 a.m. to 5 p.m. daily, along with the narrow gauge railroad, mine tour and gold panning operations. Townsite admission is \$8 for adults and \$5 for youth six through

15 years old. Children under six and parking are free.

Calico is located on Ghost Town Rd. and I-15, 10 minutes north of Barstow. For more information, call 1-800-TO-CALICO or check the town's Web site at www.calico-town.com.

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Al Shankle Construction Co. 4214 E. La Palma Ave. Anaheim, CA 92807	75	750,000 2,000,000	1 Anaheim	Concrete Tilt-Up, Industrial & Office Tenant Improvements Historical Restoration	U.S. Borax, Farmer Bros. Coffee, UPS	Al Shankle CEO/President (714) 996-8960/528-3649	
Capstone Construction Co., Inc. 3651 Third Street Riverside, CA 92501	509	907,300 425,700	1 Riverside	Tri-City Corp. Center, Riverside, Tenant Improvements, Comm. Hosp., Health Net, Chicago Title, I.E.H.P.	Tri-City Corp. Center Riv. Comm. Hosp., Mission Grove Plaza	Bruce T. Heiliger President (909) 682-6225/682-6406	
E.L. Yeager Const. Co., Inc. 1995 Agua Mansa Rd. Riverside, CA 92509	WND	WND WND	20 (Engineers) Riverside	Freeways, Railroads, Flood Control Damage, Streets Subdivision, Grading	Caltrans, Corps of Engineers, S.B., Rivers, Orange, LA Counties, Cities (50), Private(200)	Carl Boyer President (909) 684-5360/684-1644	
Fullmer Construction 1725 South Grove Ave. Ontario, CA 91761	262	N/A 36,500,000	3 Ontario	Concrete Tilt-Ups, Industrial, Office, Tenant Improvements, Systems Furniture	Ontario Ridge Commerce Center, Mars Inc., Exel	Robert A. Fullmer President (909) 947-9467/947-5241 bob@fullmerco.com	
G.J. Murphy Construction P.O. Box 1124 Palm Desert, CA 92261	50	380,000 200,000	1 Palm Desert	Retail Buildings, Medical Buildings, Commercial/Industrial	Palm Springs Market Place P.S. Airport Enterprise Rentacar La Quinta Court	Rod Murphy President (760) 340-9423/568-4429 ahbhaja@aol.com	
HBI Construction 4921 Birch, Ste. One Newport Beach, CA 92660	102	2,850,000 4,110,000	1 Newport Beach	Commercial, Industrial, Health Care, R&D, Retail, Tenant Improvement	Dyer Business Park Cypres Business Park K-Mart	Peter J. Last/Tom Eads CEO/COO (949) 851-2211/851-2410 k4corty@hbiconst.com	
Inland Empire Builders 9375 Archibald Ave., #601 Rancho Cucamonga, CA 91730	125	2,000,000 (Combined)	1 Rancho Cucamonga	Commercial, Industrial Public Works, Storage Facilities	Upland Unified School District DW Development, Lewis Corp., America's Tire Co., Autozone	Stan Kupferer President (909) 945-2450/944-7563 iebinc@aol.com	
J.D. Dittenbaugh Inc. 6865 Airport Dr. Riverside, CA 92504	296	7,500,000 8,900,000	1 Riverside	Concrete Tilt-Up, Mid-Rise Office, Medical	Kohl's, McMahon Development, Lowe's, Riverside Credit Union	Jack Hawkins President (909) 351-6865/351-6880	
J.G. Construction 15632 El Prado Rd. Chino, CA 91710	200+	2,040,000 1,495,000	Chino	General Contractor, Construction Management	Fontana Industrial, Lewis Retail	Jack P. Grothe CEO (909) 993-9393/993-9394 junk@jgconstruction.com	
K.A.R. Construction Inc. 1306 W. Brook St. Ontario, CA 91762	600	780,000 1,200,000	Ontario	Concrete, Earthwork, Demolition	University of La Verne, National R.V., Rollins Trucking	Kurt Rothweiler President (909) 988-5054/983-4106 kurtrothweiler@aol.com	
Marco Dev. & Construction, Inc. P.O. Box 1407 Moreno Valley, CA 92556-1407	400	500,000 210,000	2 Moreno Valley	Commercial Remodeling, Tenant Improvements, Store Remodeling	Kmart Corp., Dental Med. Buildings, Sherwin Williams	Buell Murrs, Jr. President (909) 485-4029/485-4704 tmurphy@ndbi.com	
Oltmans Construction Co. 10005 Mission Mill Rd. Whittier, CA 90601	150+	50,000,000+ (Total)	12 Whittier	Commercial/Industrial Projects, Seismic Retrofit, Tenant Improvements	Jurupa Business Center Hershey/Redlands Mission Airport/Western Realco	J.O. Oltmans II President/CEO (562) 948-4242/695-5299 jgornly@oltmans.com	
Panattioni Construction, Inc. 1910 S. Archibald Ave. Ontario, CA 91761	15	0 2,997,000	10 Sacramento	Tilt/Distribution, Manufacturing, Office	Volvo, Charlotte Russe, Cardinal Health, Kawasaki	Stephen Pankow Regional Manager (909) 673-0064/673-1986 shp@panconinc.com	
Prizio Construction, Inc. 16480 Harbor Blvd., Ste. 101 Fountain Valley, CA 92708	178	29,000,000 (Total)	2 Fountain Valley	Comm./Ind. Tilt-Up Constr. Comm./Ind. T.I. Rehab., Concr. Only/Superfl. Concr. Floors	Epstein, Trammell Crow Co., Angelus Block	David Prizio CEO (714) 543-3366/543-3388	
Ralph Affaitati Construction 393 W. Atchafalaya #2 San Bernardino, CA 92401	42	WND	OHC Lic. San Bernardino	Industrial/Commercial	GSA Federal Government	Ralph Affaitati President (909) 889-0131/381-3881	
Snyder Langston 17962 Cowan Irvine, CA 92614	WND	WND WND	8 Irvine	Industrial/Commercial Office, Retail	Toyota Motor Sales, Sundance Spas, Sekisui TA, Coming, Concours Corporate Center	Stephen Jones President (949) 863-9200/863-1087 info@snyder-langston.com	
Turner Construction Co. 36 Executive Park, #150 Irvine, CA 92614	39	6,281,000 982,000	1 Irvine	Health Care, Education, Commercial/Industrial, Design Build, Public CM	Trilogy at Glenivvy/ Shea Homes, Fisher Scientific, Southwest Justice Center	David M. Seastrom Vice President (949) 798-8100/798-1199	
W.B. Allen Construction, Inc. 6191 Jurupa Ave. Riverside, CA 92504	356+	35,000,000 (Total)	1 Riverside	Hospitals, Educational Institutionals	Inland Valley Reg. Med. Center, Archive Mgmt., Beaumont, Yucaipa/Calimesa, Downey Alvord School Districts	William B. Allen President/CEO (909) 688-3221/688-7063 wbemail@wbconst.com	

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Contracting Company...

continued from page 1

land Empire Builders, has accumulated more than 20 years of experience as a successful construction supervisor, estimator, and project manager, which includes the construction of more than 60 restaurants and 12 years as owner of Inland Empire Builders.

One of the projects he is proud of is the Skip Fordyce Harley-Davidson Dealership in Riverside. There is quite a story connected with this venture, and Inland Empire Builders requested that we share it with our readers.

Skip Fordyce Harley-Davidson (SFHD) was founded in 1941 by a legend in post-World War II motorcycle history — Skip Fordyce. He and his wife, Ruthie, settled the dealership in downtown Riverside on 14th and Main Streets.

A master of promotion, Fordyce built the dealership into a local institution, with a highly recognizable logo and company truck, which is still remembered by many current customers. SFHD sold many brands over

the years, but by the '70s, only Harley-Davidson and Honda remained.

In 1974, he sold the dealership to a trio of partner-relatives, including Jud Dabney. The partners moved SFHD to what was, at the time, a state-of-the-art industry facility at 7840 Indiana and incorporated as Riverside Motorcycle Inc. Dabney was elected president and general manager, because the other co-owners lived outside the state, and in February 1974, the new SFHD opened. Eventually, the other co-owners sold their shares of the company to Dabney and SFHD became wholly-owned and operated by the Dabney family.

The motorcycle industry had its ups and downs in the '70s and '80s, as did the company, but Honda held onto its market share leadership in the industry and remained the "bread-and-butter" of the dealership. SFHD added the Japanese OEM's all terrain vehicles, scooters, and power products to the product mix during those years.

Harley-Davidson, meanwhile, faltered in the early 80s. However, a

remarkable turnaround at the factory, combined with other factors, led to a surge in Harley popularity, building through the late 1980s and early '90s, and is still washing across the industry today.

BMW and Wetbike franchises never took hold, and as Harley start-



The new Skip Fordyce Harley-Davidson showroom in the Riverside Auto Center is a Harley lover's "candy store."

ed its ascent, Honda encountered difficulties exemplified by a consent agreement with the federal agency that protects consumer interests, the CPSC, banning new sales of three-wheel ATVs and restricting four-wheel sales. This dealt a heavy blow to SFHD's business and in October 2000, the Dabney family decided to divest of the Honda franchise to further invest in their main passion...Harley Davidson!

The most tragic blow to the dealership came in the summer of 1991, when Jud Dabney was diagnosed with a terminal illness. He was able to attend SFHD's 50th Anniversary celebration in December of '91, before passing away on July 14, 1992.

The dealership's ownership transferred to his wife, Ida, and operational duties were distributed amongst his children — Jay, Ty, Marshall, and Susan. The entire dealership pulled together in '91 and '92 to weather the leadership storm, as well as the 'Desert Storm' national recession, and began to build the dealership anew.

In late 1993, taking advantage of Harley's popularity, SFHD remodeled its retail areas as a "Designer Store," with a custom Greco-Roman theme. A Grand Re-opening celebration and 20th Anniversary party for SFHD under Dabney ownership capped the dealership's transformation in February 1994. Sales and success exploded behind the revamped external retail environment and internal changes.

Most recently, SFHD was recognized as a "Top 100 Dealer" by a prestigious industry magazine, *Dealerships*, and was awarded a Harley-sponsored Buell franchise. Though there have been corporate and operational reorganizations, the Dabney family continues to run the company.

In August 2002, a brand new state-of-the-art 35,000-square-foot SFHD retail facility was completed in the Riverside Auto Center, just a rock's throw down the street at 7688 Indiana Ave. Skip Fordyce Harley-Davidson celebrated another grand re-opening in October of 2002. Today, SFHD strives for excellence and continuous improvement in every aspect of the dealership — as it has since 1941 — and prepares to maintain Skip's and Jud's legacy well into the 21st century.

Which brings us back to Inland Empire Builders, whose construction capabilities and experience provided a spectacular building that the dealership, which has survived so many challenges, can be proud of as it serves its loyal customers now and into the future...along the road that Skip built.

Inland Empire Builders states, "Our main company goal is to successfully bid or negotiate construction projects as we have in the past. Inland Empire Builders builds a satisfied client relationship through exceptional project management and effective schedules."

The company is located at 9375 Archibald Ave., Suite 601, Rancho Cucamonga 91730. Phone: 909-945-2450. Skip Fordyce Harley Davidson is open seven days a week; Sunday and Monday, from 9 a.m.-5 p.m. and Tuesdays-Saturdays, 8:30 a.m.-7 p.m. Phone: 909-785-0100; e-mail: info@skipfordyce.com.

MANNERINO LAW OFFICES



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Christopher North, May, 1830

"Had laws not been, we never had been blam 'd; for
not to know we sinn 'd is innocence"
Sir William Davenant
1606-1668

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Residential Real Estate Builders Serving the Inland Empire

Ranked by sales Volume

Firm Address City, State, Zip	Sales \$ 2001 Volume	Sales \$ 2002 Projection	Number of Units Constructed in 2001 Total	Single Family	Apts.	Condo Town Homes	Year End Inventory	Top Local Executive Title Phone/Fax E-Mail Address
1. Empire Capital (Formerly The Forecast Group) 10670 Civic Center Dr., Rancho Cucamonga, CA 91730 *See (3) K. Hovnanian Co.	482,000,000	500,000,000	2,154	2,154	0	0	0	James P. Previti CEO (909) 987-7788/980-7305 mdwight@forecasthomes.com
2. KB Home 801 Corporate Ctr. Dr., Ste. 201 Pomona, CA 91768	\$421,000,000	\$334,000,000	1,709	1,709	0	0	32	Jay Moss President (909) 802-1101/629-8691 kbhome.com
3. K. Hovnanian Co. of California Inc. 2495 Campus Drive Irvine, CA 92612 *Forecast Homes was sold in January 2002 to K. Hovnanian Co.	300,000,000	310,000,000	827	760	0	67	200	Nick Pappas President (949) 440-2209/660-9061 nmcintee@khov.com
4. Richmond American Homes 16845 Von Karman, Ste. 100 Irvine, CA 92606	270,000,000	309,000,000	681	681	0	0	N/A	Robert T. Shiota Regional President (949) 756-7373/757-4333
5. Pacific Century Homes 40925 County Center Dr., Suite 110 Temecula, CA 92591	164,000,000	411,000,000	821	821	0	0	40	William W. Lo Chairman/CEO (909) 719-1464/719-1416 tatkin@pacificcenturyhomes.com
6. Continental Homes 2237 Faraday Ave., #100 Carlsbad, CA 92008	150,000,000	200,000,000	500	375	0	125	0	Greg Hastings Division President (760) 931-1980/931-0238
7. Century Crowell Communications 1535 South "D" St., Ste. 200 San Bernardino, CA 92408	130,000,000	135,000,000	575	575	0	0	20	J. Pavelak/H. Crowell CWEOS (909) 381-6007/381-0041
8. John Laing Homes-Inland Division 255 E. Rincon St., Ste. 100 Corona, CA 92879	84,000,000	85,000,000	322	322	0	0	4	Terry Neale Division President (909) 272-5111/738-9454 tneale@johnlainghomes.com
9. U.S. Home Corp. Central Calif. Div. 8577 Haven Ave., Ste. 201 Rancho Cucamonga, CA 91730	74,000,000	102,000,000	287	287	0	0	43	Larry Olin Division President (714) 279-8989/(714) 279-8994 ushome.com
10. MBK Homes Ltd. 175 Technology Dr. Irvine, CA 92618	49,000,000 (Inland Empire)	54,400,000	196	196	0	0	N/A	Stefan Markowitz President (949) 789-8300/789-8325
11. Fieldstone Communities, Inc. 14 Corporate Plaza Newport Beach, CA 92660	40,000,000 (Inland Empire)	60,000,000	175	150	0	0	N/A	Steven C. Cameron Orange Cty. Metro Reg. Mgr. (949) 640-9090/759-3344
12. Stratham Homes, Inc. 2201 Dupont Drive, Suite 300 Irvine, CA 92612	39,000,000	50,000,000	180	180	0	0	0	S.S. (Nick) Kahlon Division Manager (949) 833-1554/833-7853 nikahlon@strathamhomes.com
13. World Development, Inc. 74-333 Highway 111, #103 Palm Desert, CA 92260	26,500,000	34,000,000	113	113	0	0	16	Scott Stokes Executive V.P. (760) 568-2955/568-4335
14. Young Homes 10370 Trademark St. Rancho Cucamonga, CA 91730	26,000,000	72,000,000	125	125	0	0	0	John R. Young President (909) 477-6719/477-6725 stokes@world-development.com
15. Granite Homes, Inc. 2755 E. Main St., Ste. 210 Irvine, CA 92614	26,000,000	48,000,000	124	124	0	0	6	Daniel Kassel/B.J. Delzer Co-Presidents (949) 250-9229/250-9231
16. Diversified Pacific Dev. Group 10621 Civic Center Dr., 2nd Floor Rancho Cucamonga, CA 91730	20,000,000	23,000,000	42	42	0	0	6	Matthew A. Jordan Co-Managing Member (909) 481-1150/481-1154

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BUILDING AND DEVELOPMENT

New Construction Defect Law Gives Builders the Right to Repair Before a Home Buyer Can File a Lawsuit

by Kyle D. Kring, Esq., Kring & Chung, LLP

New legislation adding a process for repair of construction defects before filing a lawsuit will have a great impact on the residential construction industry.

The bill is the result of two years of intense negotiations between insureds, lawyers and builders and will change the future of construction defect litigation. The bill gives builders the right to repair a defect before a homeowner can file a lawsuit. It provides a "sometimes" specific definition of actionable defects, broken down by building components, i.e.: windows, roofs, decks, foundation systems, stucco, etc. It also provides shorter than usual statutes of limitations for certain defects. This law, commonly known as the "Right To Fix Legislation" or Senate Bill 800, is codified at California Civil Code § 895 et seq. It has been hailed by legislators as an "historic advance for affordable housing." Whether or not this is true is yet to be seen.

As set forth below "affordable housing" requires that subcontractors be able to obtain affordable insurance. The bill is not retroactive and only applies to the sale of new residential units sold on or after Jan. 1, 2003. It sets forth an extensive pre-litigation procedure giving the builder the right to do destructive

testing in an attempt to fix the homeowner's problems before litigation.

Although residential builders hope the new law will reduce litigation over construction defects, the bill still leaves the subcontractors saddled with liability, an issue that legislators say they hope to address later this year. For example, it provides a fairly broad definition of defects for some subcontractors and most significantly a broad and ambiguous definition of "designed moisture barrier" and "actual moisture barrier."

These definitions make contractors responsible for practically any water intrusion, whether or not the contractor's work was originally planned "by the architectural plans and drawings" to be a "moisture barrier." Additionally, Senate Bill 800 does not adequately address the needs of subcontractors who are still liable to defend and insure general contractors even if the subcontractor had little or nothing to do with the alleged defect.

Subcontractors are currently hard pressed to find affordable insurance coverage to insure both their work and that of the general contractor. Even with the advent of Senate Bill 800, residential developers are requiring that their subcontractors defend and indemnify the builders. It is certainly expected that the residential developers will continue to require the subcontractors to foot the

bill for the pre-litigation repairs and the mediation process.

Additionally, the new law overrules the California Supreme Court's landmark ruling in *Aas v. Superior Court*, (2000) 24 Cal.App.4th 627, wherein the Supreme Court ruled that homeowner plaintiffs could not recover in tort for deficiencies in construction that had not yet caused damage. For the past two years, Consumer Attorneys of California has tried to overrule this state decision. In effect, the decision provided that in order to sue a developer or subcontractor in tort, there must have been some damage to other property. In other words, it wasn't sufficient for there merely to be a deficiency which had not caused any type of resultant damage, i.e., water damage. Often, subcontractors are saddled with liability for defects which were inconsequential, although technical-

ly a violation of the Uniform Building Code.

New Senate Bill 800, specifically Civil Code Section 897, provides: "The standards set forth in this chapter are intended to address every function or component of a structure. To the extent that a function or component of a structure is not addressed by these standards, it shall be actionable if it causes damage." Accordingly, with regard to every function or component listed in section 896, there is no requirement of property damage or resultant damage to property other than the subject component.

Construction Standards

Civil Code § 896 gives construction standards for a number of components of a house. For instance, § 896(a) provides, "A door

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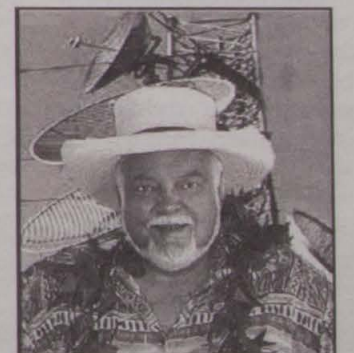
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Corona California Company Coordinates Joint Venture in China

A joint venture is being coordinated by John Mastro Simone, president of D & J Consultants of Corona, with C/E Rogers Co., of Mora, Minnesota and Hai'an S.T. Environmental Protection Industrial Co., LTD of Nantong, China. This venture came to Mastro Simone from a lead generated by the Inland Empire International Business Association's Shanghai Office and the assistance of the U.S. Dept. of Commerce offices in Shanghai and Ontario, California.

Purpose of the joint venture is

new technology for waste-water treatment. C/E Rogers is best known for its evaporator technology in the dairy and food industry. C/E Rogers has now developed new technology for waste-water.

Hai'an Environmental is well recognized in China for its waste-water and environmental technology. This is a perfect match for both companies. The Chinese company visited Corona in January, before proceeding to Minnesota for the actual signing of the joint venture.

RESIDENTIAL REAL ESTATE

Corona Gains Emergency Call Tower and City Park Make-Over in Public/Private Partnership With Fieldstone Communities

The City of Corona is getting a critical site for an emergency call tower, a revitalized city park, enormous debt relief and a redesigned golf course — all thanks to a healthy partnership with Fieldstone Communities.

Fieldstone is introducing a new community called Cresta Verde Hills, and although it isn't huge — only 72 home sites nestled against a prominent hill just north of the 15 and 91 freeways — the return to Corona residents will be substantial.

"Fieldstone has a long and solid relationship with the city of Corona," said David Greminger, project manager for Cresta Verde Hills. "We've

already built several hundred homes here and feel a strong commitment to the area. If there's something we can do to make Corona a better place to live, we'll do it."

Just ask Deputy Fire Chief Bob German, who has spent the past 13 years of his career in Corona trying to secure a site on top of the Cresta Verde hill for a microwave tower to relay critical police and fire radio messages. The land has changed hands so often since the late 1980s, that the city couldn't acquire it to complete a \$1.4 million upgrade to its emergency communications system.

However, when Fieldstone

bought the property in 2000, it deeded the half-acre site for the tower — which the city now says could be up and running by September.

"This is a huge deal for the safety of our officers and our citizens," German said. "It gives us the ability to communicate with our public safety personnel with a high degree of reliability and make it safer for both our people and the community."

Given the rapid growth of Corona over the past two decades, open space for public enjoyment has been rapidly disappearing. So Fieldstone has offered to help the city revitalize nearby Cresta Verde Park by making

repairs to the playground and picnic area, doubling the parking spaces and sprucing up the landscaping.

"It's a good example of how Fieldstone has given back to the community," said Corona City councilman and former mayor, Darrell Talbert. "They didn't have to fix that park. It wasn't required by the city. But Fieldstone saw a need, identified the problem and stepped forward with their checkbook to make it better."

"Fieldstone is truly the model of what developers should be doing in the Inland Empire," Talbert said. "If all developers did business this way,"

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Construction Defect...

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shall not allow unintended water to pass beyond, around or through the door, or its design or actual moisture barriers, if any." However, more complicated and ambiguous are definitions such as that found in B 896(b)(1) which states as follows: "Foundations, load-bearing components and slabs, shall not contain significant cracks or significant vertical displacement." However, there is no definition of "significant." This is often an issue of debate in complex construction defect litigation.

All experts are in agreement that concrete cracks. However, what is "significant" is often left to debate by structural engineers. There is a similar ambiguity with regard to what constitutes an "actual moisture barrier." By definition, this includes any component that "serves to any degree as a barrier against moisture, whether or not intended as such." This arguably makes a plasterer liable for any and all water intrusion.

Obligations

The Civil Code, beginning with B 910, provides a very detailed list of obligations and duties that must be followed before which a homeowner can file a lawsuit against a builder. First of all, the homeowner shall provide written notice to the builder of an alleged violation of the building standards set forth in B 896. The

builder shall then acknowledge, in writing, receipt of the notice of claim within 14 days. The builder may then elect to inspect the claimed unmet standard within 14 days after acknowledgment of the receipt of the notice of claim. Then, the builder has 30 days from that date to offer to repair the alleged violation.

The offer to repair shall also be accompanied by an offer to mediate the dispute if the homeowner so chooses. The builder may not obtain a release or waiver of any kind in exchange for the repair work mandated by the statute. Furthermore, nothing in the statute prohibits the builder from making a cash offer and no repair. If the homeowner does not conform to the requirements of the statute, the builder may bring a motion to stay any subsequent court action until the requirements of the statute have been satisfied. There is also an extensive procedure that comes into play if the homeowner is not satisfied with the nature and extent of the repairs.

New Statutes of Limitations

Along with the new standards for actual defects, the Civil Code imposes new statutes of limitations. First, the statute of limitations is tolled during repairs for up to 100 days after the repair is completed. Should the builder fail to respond to a homeowner's notice, fail to make repairs, or fail to complete an inspection, the time for filing a complaint is extended an additional 45

days from the time the builder was required to act.

As to specific defects, the following defects must be filed within four years from close of escrow: plumbing and sewer, electrical, exterior pathways, driveways, hard-scapes, sidewalks, patios and untreated steel fences. The following defects must be filed within two years from close of escrow: untreated wood posts, landscaping systems and dryer ducts. Attached structures, which should comply with inner-unit noise transmission standards, and irrigation and drainage systems, must be filed within one year from original occupancy of the unit. Finally, the statute of limitations set forth in C.C.P. B 337.15 (patent defects) and 337.1 (latent defects) do not apply to any action under the revised Civil Code Section 895, et seq. However, any cause of action under the statute must be filed within 10 years after substantial completion of the project.

Damages Available

Sections 942(b) and 944 define the categories of damages available to a homeowner. Under Section 944, a homeowner is entitled to the reasonable cost of repair, reasonable relocation cost, lost business income (if the home is used as a principal place of business and there is an appropriate license to operate the business in the home), reasonable investigation costs, and fees and costs that are contractually or statutorily allowed.

Section 942(b) refines these po-

tential damages by stating that in the case of a "de-attached single-family home," the claimant may recover the lesser of the cost of repair or the diminution in value of the home caused by the "non-conformity." This refinement is in turn subject to the "personal use exception that developed under common law."

Conclusion

While the new Senate Bill 800 statutes are a drastic improvement over the ineffective "Calderon process," whether or not Senate Bill 800 will cause insurance carriers to offer more affordable insurance products for subcontractors is yet to be known. The "Right to Fix Legislation" should certainly lessen the cost of expensive litigation. If nothing else, the new statutes will provide builders with the right and opportunity to fix the homeowner's home before engaging in costly litigation, even if the subcontractors and their insurance carriers will be required to foot the bill.

Kyle D. Kring, Esq. is a senior partner with Kring & Chung, LLP. Kring & Chung, LLP specializes in serving Southern California's growing businesses and all aspects of the construction industry from three regional offices in Irvine, Ontario and San Diego. For more information or with questions regarding this article, please contact Mr. Kring at (949) 261-7700 or via e-mail at kkring@kringandchung.com.

DESERT BUSINESS JOURNAL

Groundbreaking Ceremony Held for the Indian Wells Center for Educational Excellence

The Indian Wells Center for Educational Excellence the second building in California State University, San Bernardino's new Palm Desert Campus—officially got underway on Jan. 21, with a groundbreaking ceremony.

The new building will house teacher training programs and other classes in the growing, permanent branch campus at 37-500 Cook Street near Frank Sinatra Drive in the northern part of Palm Desert. The structure is named for the city of Indian Wells, which has donated \$5 million toward its construction costs.

CSUSB President Albert Karnig and Dean Peter Wilson hosted a number of local elected officials and other individuals involved with the capital campaign to raise \$29 million for the planned three building complex.

According to Karnig, the public private partnership to create this branch campus is unique in the CSU system, and perhaps in the nation. "Local citizens, foundations and municipalities are donating construction and land costs," he said. "The California State University has agreed to operate the campus with state funds once the buildings are built."

Rob Bernheimer, mayor of Indian Wells, said of his city's gift, "Enhancing teacher training is a real opportunity to change the landscape in the Coachella Valley. It will have an effect on all levels of education and

all of our citizens. We in Indian Wells are proud to be a part of this effort."

The City of Palm Desert set aside 200 acres at Cook Street and Frank Sinatra Drive for future development of the branch campus. Fifty five acres is under development for the first phase, which will include the first three buildings when completed sometime in 2005 or 2006.

Dean Wilson said the university would particularly like to thank the following major donors for contributions to the Indian Wells Center for Educational Excellence: the late Ambassador and Mrs. Walter H. Annenberg; Betty Barker; the H.N. and Frances C. Berger Foundation; Jean Hahn Hardy; the city of Indian Wells and the Palm Desert National Bank.

A spokesman for the Annenberg Foundation said that the Annenbergs were pleased to provide support for the center, which will play an important role in preparing teachers for the next generation of children in the desert communities and throughout the state.

Dick Oliphant, developer and former Indian Wells mayor and city councilman, and local resident Betty Barker are co-chairs of the campaign committee, which has raised \$19 million for construction of the first two buildings. They also spoke at the groundbreaking event.

Coachella Valley Firm Offers Domestic and Workplace Violence Counseling Services

Borders, McLaughlin & Crane Inc. is a new company in the valley that develops and implements a variety of specialized safety programs for violence-free living. The firm specializes in domestic and workplace violence counseling services.

"Not only do we develop proactive plans to prevent violent incidents, whether in the workplace or at home, we also develop management plans for those who have already been involved in dangerous situations," said Karen Borders, president of Borders, McLaughlin & Crane.

Incidents of domestic and workplace violence are on the rise in the Coachella Valley. The specialists at Borders, McLaughlin & Crane—all of whom have years of experience in law enforcement—provide victims with the information and direction to either remove themselves from, or diffuse a violent situation. Protection services are also available.

"We complete a comprehensive assessment of a client's situation, and help them make informed decisions," commented Borders. "We help determine the threat level, then develop and assist in the implementation of a management plan that includes available resources. We have a network of health care professionals, counselors and attorneys, and we work as a team to develop an individualized plan for each client."

The new company's services go far beyond those of shelters for abused women. Shelters are a safe haven for those who want to escape a domestic violence situation. But, should the vic-

tim choose to return to the situation, the shelter will not accept her back in the future.

Borders, McLaughlin & Crane can help victims develop long-term plans for these women to enact once they leave a shelter. "We also are available to assist women who do not feel comfortable going to a shelter, and to help men who currently have no shelter facilities available to them," said John McLaughlin, CEO.

Borders, McLaughlin & Crane develops specialized safety programs for violence-free living. Its services are for past, present and potential victims of domestic or workplace violence, and include assessment, protective and predictive services and training, utilizing the latest means of technological, educational, and social behavioral tools.

First, an assessment is done to identify potentially dangerous situations, fears, threats to victims, and the threat level. Then, a management/safety plan (including recommendations for community resources) is implemented and monitoring and follow-up is provided.

Reports and court-ready documentation are generated and the company is available to provide expert testimony. The minimum cost for domestic violence assessment is \$400, but the Karen Borders Foundation is being set up for those who cannot afford to pay.

Borders, McLaughlin & Crane is available for a confidential consultation. Call 760-674-4732 or toll free at 800-506-7003, or contact John McLaughlin at: jmclaughlin@bmc-safetyolutions.com.



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San Manuel Band of Mission Indians Enter Into Venture With Wireless Broadband Internet Provider

The San Manuel Band of Mission Indians and Swiftcomm Inc. have announced a partnership that will provide wireless broadband Internet service to local area businesses in need of affordable, reliable, high-speed Internet access. This partnership with Swiftcomm Inc. was a \$1.25 million business investment for the tribe.

There is an increasingly high demand on the part of growing businesses in the East San Bernardino Valley for faster and more dependable Internet access, and this joint venture will provide just that. Swiftcomm plans to provide this service to those businesses by means of a 70-foot communications tower that has been constructed on the reservation, which was an ideal location because of its potential range.

According to Swiftcomm CEO Richard Liuag, "This tower will allow businesses within a 10-mile radius the opportunity to utilize wireless Internet access that is less costly than typical underground cable installation, and at the same time, relax in the confidence of knowing that they are dealing with dependable and professional staff with an unquestionable depth of experience in Net infrastructure is-

sues."

According to Swiftcomm, the East San Bernardino Valley region is considered one of the fastest-growing areas in California, yet lacks an affordable, readily deployable and adequate broadband infrastructure to comply with the increasing demand from local businesses. This agreement plans to resolve this existing problem and hopes to draw in other businesses considering this region for future location.

Deron Marquez, tribal chairman of the San Manuel Band of Mission Indians said, "Companies considering locating operations in the San Bernardino area require high speed Internet access as much as they require other utilities. This agreement between the tribe and Swiftcomm is an enabler for developers and property managers who wish to make their properties more marketable."

Business ventures such as this are of much interest to the tribe as it allows them to branch out into different areas of commerce. Tribal Chairman Deron Marquez commented that, "Economic diversification is a priority for the San Manuel Band of Mission Indians and our efforts allow us to experience new opportunities

outside of the gaming industry while pursuing a sound future."

Both Swiftcomm Inc. and the San Manuel Band of Mission Indians anxiously await the launch of this new venture to the East San Bernardino Valley area, which was set to begin last month.

Swiftcomm is a provider of data center co-location, broadband and voice-over IP solutions. Located in Riverside, Swiftcomm fulfills requirements for companies that require high availability data centers, hosting services and primary/secondary disaster recovery facilities. The company has built a next generation co-location facility with world-class redundant fiber connectivity to multiple cities in the U.S. In the wake of the events of 9/11, it is finding that companies are looking for a more strategic location for security, with the amenities traditionally found in the tier one cities.

Proximity to the California coastal markets makes the facility the most strategic site in the western part of the country. The company has connected its data center to its own terrestrial and fixed wireless network, that covers a geographical region the size of Kansas. Swiftcomm operates

Voice over Internet Protocol (VoIP), international calling cards (India, Philippines and Vietnam at present) and international VoIP distribution services.

Descendants of the Serrano Indians, the San Manuel Band of Mission Indians roamed a territory that spanned the San Bernardino Mountains and valley and adjoining desert lands for centuries. Today, the tribe is located on the San Manuel Reservation near Highland. Like other tribal lands in the United States, the San Manuel Reservation is a sovereign nation with its own system of government and by-laws.

The tribe operates the San Manuel Indian Bingo and Casino and the San Manuel Bottled Water group in addition to managing a variety of economic ventures. A partner in the community, the San Manuel Band of Mission Indians actively contributes to a variety of projects in neighboring areas. Nearby cities and towns receive support from the tribe in the way of monetary and bottled water donations for cultural, social, and economic projects to benefit the common good of the communities in which the tribe's members live and work.

At deadline...

continued from page 20

pany. Visit Olive Garden's Web site at www.olivegarden.com. **Coinstar Inc.** (NASDAQ: CSTR), which owns and operates the only nationwide network of supermarket-based machines that offer coin counting and other electronic services. Coinstar works with The Leukemia & Lymphoma Society to process change collected during the society's annual Pasta for Pennies and Pennies for Patients fundraising drives.

Valentine Dinner/Fundraiser to Benefit Teen Programs

Heartlight Aids Referral Center Inc. (HARC) is sponsoring its first annual Valentine Dinner and Dancing event on Feb. 14 at the Coppacabanna Restaurant, 1600 Fairplex Drive in Pomona, overlooking the San Gabriel Valley.

As the new year unfolds, so does the continued efforts towards the education and awareness of our youth. Government platforms continue to embrace community efforts in a global fight against HIV and AIDS. To enhance the awareness of targeted youth and young adults, ages 14-25, HARC strives to bring community members and families together for an elegant evening of dinner, dancing, photos, live entertainment and candlelight.

The collaboration of many industries from educators to entertainment to politics realize that without unity and direction, we cannot combat the health and social issues we are faced with today.

Join HARC for a memorable evening at 7:30 p.m., Friday, Feb. 14. For ticket information, call 909-623-1934. Proceeds from this event will benefit HIV and AIDS teen summit meetings, community awareness programs and other educational events.

Four Steps...

continued from page 14

about the opportunity for alliance?" "What strategic and organizational changes have taken place in each company that could impact this alliance?" "What knowledge and skills do we need to develop to advance our objectives?" and "How do we need to adapt policies and systems to resolve any problems?" As the alliance agreement gets fine-tuned, continue to evaluate the results. The more checkpoints you allow for in the plan, the less likely it is that problems will spiral out of control.

Each of these four steps supports the critical basis of successful strategic alliances: recognizing and addressing both strategic and organizational issues that occur at each stage of the strategic alliance process. This happens individually and collectively with the partner you've selected.

By establishing your own alliance strategy and working with your partners to jointly develop the alliance strategy and operating plan, you lay the foundation for a mutually beneficial relationship. Partners can develop approaches for working together and co-developing opportunities that extend their mutual reach while serving their individual interests. The result will be a flexible and collaborative relationship that accomplishes more than what any one company could achieve alone.

Pamela Harper is founder and president of Business Advancement Inc. (BAI), a consulting firm focused on transforming business strategy into high performance. Harper's forthcoming book is "Preventing Strategic Gridlock: What Executives Need to Know to Move Their Organizations Forward." She may be contacted at (201) 612-1228, or through www.businessadvance.com.

Wilkin Group Pro Bono Ad Touts Great Dane Adoptions and Rescue Inc.

Inspired by an employee who had recently adopted a dog from Great Dane Adoptions and Rescue Inc. and the plight of many other homeless Great Danes, The Wilkin Group created an ad campaign to encourage others to do the same during the recent holiday season. The effective and touching holiday ad was cre-

Great Dane Adoptions and Rescue Inc. is the largest Great Dane rescue group in the West. Located just east of Los Angeles in Riverside County, Great Dane Adoptions and Rescue Inc. is the work of Burt and Tracy Ward. Burt, who gained fame as Batman's sidekick Robin in the 1960s television series and in



Photo courtesy of Myron Beck

ated by the award-winning agency as a component of The Wilkin Group's commitment to community outreach and service during the holidays.

The ad features a loving and humorous Great Dane sitting on a little girl's bed and assuring her that he "always sleeps on the left side."

"Great Danes have tremendous, loving personalities and our encounters with them have also revealed a bit of a humorous and playful nature. We wanted to capture that feeling in the ad," said Andrew Wilkin, creative director and president. "Each year we work with a local organization as part of our holiday outreach and this year our employee's experience drew our attention to the plight of these wonderful dogs. We truly appreciate the photographers who generously provided their work to this cause."

The Wilkin Group contributed all creative and design work and coordinated a substantially discounted placement in local newsprint. Photographers supplying complimentary photography included: Myron Beck of Los Angeles, Cameron Davidson of Alexandria, Va, and Don Mason of Seattle, Wash.

subsequent roles, has built a comfortable home for the many Great Danes that he and Tracy provide sanctuary for while awaiting adoption by qualified permanent "parents."

Great Dane Adoptions and Rescue Inc. is available by telephone at any time by calling (909) 273-1330, or Monday through Friday between the hours of 10 a.m. to 4 p.m., at (909) 279-5100, or visit www.danerescue.org/GDRRC/WARDS.htm.

The Wilkin Group Inc. has created several award-winning campaigns, including earning Best of Show honors at the 2002 Inland Empire ADDY® Awards, as well as a Gold ADDY® Award, five Silver ADDY® Awards and four Awards of Merit. The Wilkin Group received two ADDY® Awards and eight Awards of Merit at the 2001 Wand Empire ADDY® Awards. For more information about The Wilkin Group Inc., please visit www.wilkingroup.com or contact them at 141 Spring Street, Claremont, CA 91711, (909) 625-2225.

Real Estate Notes

The sale of the **Royal Gardens Apartments** was announced today by **Kevin Assef**, regional manager for the Ontario office of **Marcus & Millichap Real Estate Investment Brokerage Company**. The property sold for \$6,250,000. The principals were represented by **Reza Ghaffari of Marcus & Millichap's** Ontario office. The property is a 137-unit apartment complex located at 1025 S. Gilbert Street, Hemet... **7th Street LLC**, represented by **Teresa Knight of NAI Capital Commercial**, has sold 19.60 acres of vacant industrial land at 9074 Hermosa to **Panattoni Development Co.** The value of the transaction was \$4,300,000. **Panattoni Development** plans to build a 400,000-square-foot industrial building on the property. **Panattoni Development Co.** develops, owns and manages industrial properties nationwide. **Marc Burns** of insignia **ESG** represented **Panattoni**... Spurred by surging home-purchase activity, sales have soared past the halfway point at **Ryland MountainView**, a resort caliber adult retirement community at mountain-backed **Moreno Valley Ranch**. Carefully geared to the needs and aspirations of adults 55 and better, **Ryland MountainView's** single family detached homes are offered from the mid-\$100,000s to the low \$200,000s and **Ryland Mortgage** home loans at today's wallet friendly interest rates for those who choose to finance... **CDM Group, Inc.**, is pleased to announce that it has completed a sale between **Carolyn and Kyle Kerr** as buyer and **Robert B. Johnston** as seller of 9.0 acres on Lake Summit Drive, Temecula. **Gene St. Amand** of **CDM Group, Inc.**, represented the seller and **Linda Williams** of **Tarbell Realtors** represented the buyer in this transaction. **Chicago Title Escrow** handled the transaction... The Riverside County Board of Supervisors awarded a \$258,000 construction contract to **Commercial Diversified, Inc.** for renovations to the **Ripley Migrant Center's** community Head Start building. Renovations at the facility will include playgrounds, new floors, doors, and a new entrance on the east side of the building. The community of Ripley is a small rural town located in eastern Riverside County near the Arizona Boarder... **CDM Group, Inc.**, is pleased to announce that it has completed a sale between **Gary Pender** as buyer and **Robert B. Johnston** as seller of 17.0 acres on Lake Summit Drive, Temecula. **Gene St. Amand** of **CDM Group, Inc.**, represented the seller and **Bob Schilling** of **Park Place Realty** represented the buyer in this transaction. **Chicago Title Escrow** handled the transaction... The County of Riverside has leased 29,460 square feet of medical offices space at 3900 Sherman Drive from **Pacific Media Properties, LLC**. **Ken Kennedy, Peter Lund, Randy Sheinbein, Scott Crane** and **Kevin Kennedy** of **NAI Capital Commercial** represented both parties in the seven-year lease for a consideration of \$4,469,575... **QSR Management, Inc.** represented by **Joe Hensley** and **Vicky Espinosa** of **NAI Capital Commercial**, has leased 1,905 square feet of retail space at **University Village** from **University Village LLC**. The value of the 10-year lease is in excess of \$600,000. **University Village LLC** represented itself in the transaction... **Opus West Corp.** has been awarded the design build contract for an 85,000-square-foot office building on behalf of **Rancon Realty Fund IV**. The building will be located within **Tri City Corporate Centre** in San Bernardino. **Opus West** will be responsible for the design and construction of the office building. **Rancon Realty Fund IV** awarded the design build contract to **Opus West** because of the company's vertically integrated turn-key approach.

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FACES IN BUSINESS

Enterprise Rent-A-Car Names Vice Presidents for Two Inland Empire Regions

Enterprise Rent-A-Car has promoted two women to regional vice presidents, positions that put them in charge of the company's regions covering most of the Inland Empire.

Kelly Tofolo, 35, has taken over as the top Enterprise executive in the area stretching from San Bernardino to Temecula. After spending most of her Enterprise career rising through the management ranks in the Inland Empire, Tofolo assumes responsibility for 30 rental offices and more than 150 employees. She fills an executive spot recently left vacant by a retirement.

Sharla Joseph, 32, has taken over as the top Enterprise executive in the newly created Northern Desert Region, which stretches from the Palm Springs area through the High Desert to the Santa Clarita Valley. Created in recognition of the area's continuing development, the new region encompasses 27 Enterprise rental offices and more than 100 employees.



Kelly Tofolo

Like 99 percent of all Enterprise Rent-A-Car executives, both Joseph and Tofolo began their careers with the company as management trainees working behind the rental counter, learning the business from the ground up. Joseph's first job was at a branch in Orange and Tofolo started at a branch in Riverside.

An Oregon native, Tofolo graduated from Cal State San Bernardino in 1988 with a degree in marketing and joined Enterprise right out of college. She was promoted to assistant manager in a matter of months, became a branch manager after three years, then was promoted to area manager in charge of several Inland Empire offices. She spent more than a year in charges of car sales across Southern California and in 1997, became one of the first regional rental managers in Enterprise's fast-growing Southern California Division.

Joseph, a Los Angeles native, was raised in Claremont and graduated from Claremont High School. She earned a degree in public relations from Cal State Northridge in 1992 and also joined Enterprise right out of college. She became an assistant manager in a year and was promoted to branch manager two years later. After several years in that position, Joseph was named corporate account manager, then area manager in charge of several rental offices. In early 2001, she was promoted to the No. 2 executive position in a neighboring region that covers western San Bernardino County and parts of Los Angeles and Orange counties. Fewer than two years later, she was named head of a region.

Joseph and her husband recently moved to a home in Rancho Cucamonga to be closer to her elongated re-

gion, which stretches nearly 200 miles end-to-end. Tofolo currently lives in Laguna Niguel with her husband but will be moving to a home in Riverside.

Enterprise continues to grow as a company, opening an average of two new rental offices a month in Southern California alone. In the coming year, the company plans to hire hundreds of management trainees and offer them virtually limitless advancement opportunities.

St. Louis-based Enterprise Rent-A-Car is North America's largest rental car company with 4,800 offices in the United States and Canada. Its Southern California Division, stretching from Paso Robles to the Mexican border, is the company's largest U.S.

region and the leader in its market, with more offices and more cars than any of its competitors. In addition to its North American location, Enterprise has offices in the United Kingdom, Ireland and Germany. For more information or to find the nearest Enterprise office, call 1-800-Rent-A-Car or visit the company's Web site at www.enterprise.com.



Sharla Joseph

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STATLER'S BEST BETS

Statler's Best Entertainment Bets — S. Earl Statler is the Inland Empire Business Journal entertainment critic and reporter and has been the entertainment editor of the "Inland Empire TV News" for the last five years. He has reported the Inland Empire entertainment scene for more than 30 years and is also an accomplished stage and TV actor, as well as an internationally-known magician and mentalist. Check out his entertainment Website at www.Statler-associates.com & www.cruisechallenged.com. You can hear Statler's Best Bets on KRLA 590 AM on Saturdays, from 4 to 5 p.m.



Broadway Is in Our Own Backyard!!

by S. Earl Statler

Don't let anyone tell you that there's nothing to see in the Inland Empire! There's always a quality Broadway-style show playing at one



A scene from "Guys and Dolls," playing at the popular Candlelight Pavilion in Claremont from Feb. 7 through March 23.

of our local theaters. Just this month, "Saturday Night Fever—the Musical" will continue its national tour of North American cities with a stop at our own, "jewel opera house," the California Theater of Performing Arts in downtown San Bernardino, Feb. 12 through 16. Inland Empire theater producer/promoters Joseph Hensen and Alan Evenson have brought this re-creation of the "disco era" to the Southern California area as part of their myriad of in-house and touring productions presentations.

Producers Robert Stigwood and Jon B. Platt announced that the touring production of "Saturday Night Fever—the Musical," inspired by the phenomenally successful 1977 film and featuring songs from the legendary film soundtrack by the Bee Gees, will bring back memories of platform shoes, polyester suits, and plenty of gold chains! The tour, which is being mounted by the Broadway production's entire award-winning creative team, is currently scheduled to play in major markets in North America through June 2003.

"Saturday Night Fever," adapted for the stage by Nan Knighton (Tony Award nomination for "The Scarlet Pimpernel," tells the streetwise New York City story of an ambitious, talented Brooklyn kid with a burning de-

sire to make it big in Manhattan. It is filled with an unprecedented 12 "top 10" hit songs that helped launch the 1970's disco-dancing craze, including: "Stayin' Alive," "Night Fever," "How Deep is Your Love?" "You Should Be Dancing," "If I Can't Have You," and "Jive Talkin'."

"Saturday Night Fever" is directed and choreographed by Arlene Phillips, whose choreography has been seen on Broadway in "Starlight Express," and who directed and choreographed "EFX" at the MGM Grand in Las Vegas, and the World Tour of "The Music of Andrew Lloyd Webber." It features spectacular settings by Tony Award-winning Robin Wagner ("A Chorus Line," "Dreamgirls"), costumes by Suzy Benziger ("Miss Saigon"), and lighting design by Andrew Bridge ("The Phantom of the Opera" and "Sunset Boulevard"). Musical supervision, dance and vocal arrangements are by Phil Edwards, sound by Mick Potter and orchestrations are by Nigel Wright.

The live version of "Saturday Night Fever" was first presented at the

famed Palladium in London's West End in 1998. It was followed by a much-heralded Broadway engagement at the Minskoff Theater in New York City beginning in September 1999, where it was performed through Dec. 30, 2000. A successful recording of the original London cast was released on the Decca Broadway label.

The Brothers Gibb — Barry, Robin and Maurice — have made musical history throughout their 30-plus year career as The Bee Gees. Their soundtrack for "Saturday Night Fever" became the biggest seller in film history. Their songs have been recorded by hundreds of other artists. Their own albums have sold more than 110 million copies. The Bee Gees have earned countless honors (including seven Grammy Awards) and worldwide recognition (induction into the Rock and Roll Hall of Fame and the Songwriters Hall of Fame, in addition to numerous lifetime achievement awards).

Robert Stigwood developed the stage version of "Saturday Night Fever" over a period of eight years. He has had a distinguished career as a producer, encompassing film, music and theatre. His theatre credits include the U.K. productions of "Sweeney Todd," "Hair," and "Oh! Calcutta!," and the U.K. and U.S. productions of "Jesus Christ Superstar" and "Evita." For the screen his productions include "Grease," "Sgt. Pepper's Lonely Hearts Club Band," "Saturday Night Fever," "Gallipoli," "Jesus Christ Superstar," "Staying Alive," and most recently, "Evita." Musically, Stigwood launched the careers of the Bee Gees and Eric Clapton, and produced the soundtracks to "The Empire Strikes Back" and "Fame."

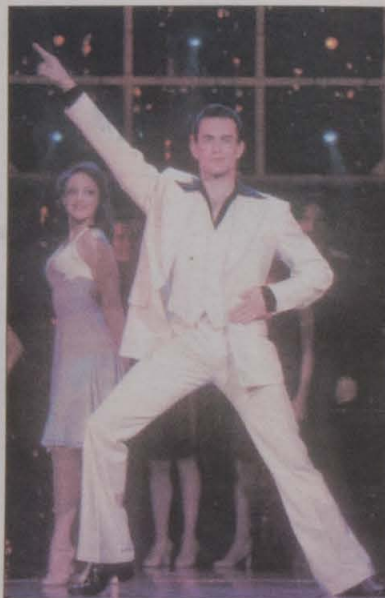
Jon B. Platt's numerous producing credits include: the Tony Award-winning productions of "Angels in America, Millennium Approaches" (Pulitzer Prize winner), "Perestroika," and "Copenhagen."

Tony Award nominations include: "Damn Yankees," "Peter Pan," "Hello, Dolly," "The Diary of Anne Frank," and "Lonesome West."

National tours: "The Sound of Music," "Sunset Boulevard," "Hair," "Jesus Christ Superstar," "A Chorus Line," "Fiddler on the Roof," and "The Best Little Whorehouse in Texas."

Film: Jeffrey and Master Class. Now playing: "Forbidden Broadway 2001, a Spoof Odyssey," "Blue Man Group Tubes."

"Saturday Night Fever" will be



Ryan Ashley as Tony Manero and Jennifer Mrozik as Stephanie Mangano perform More Than A Woman, from "Saturday Night Fever — The Musical."

performed at the California Theater of Performing Arts, Feb. 12 through Feb. 16 with performances at 8 p.m. on Wednesday, Thursday, Friday, and Saturday evenings. Matinees are at 2 p.m. on Saturday and Sunday. Tickets range from \$38.50 to \$65. Ticket information: 909-885-5152 or on the Internet at www.theatricalarts.com.

How About "Guys and Dolls" and Dinner?

Another "theatre gem" in the In-

continued on page 42

RESTAURANT REVIEW

The Café at the HoneyBaked Ham Store

by Joe Lyons

Sooner or later everyone winds up with a HoneyBaked ham. Family members give them for gifts. Bosses hand out certificates as end-of-year bonuses. The problem has always been just how much ham you can eat at one sitting. Somebody needed to come up with a way to enjoy the distinct taste of the product in a regular meal.

Someone has.

The HoneyBaked Cafés are opening up in Southern California. One, just down the road from the Inland Empire Business Journal is in a new building at the Ontario Mills.

As with the regular stores, the hams, as well as the turkeys and ribs, are available to go. So are a vast array of party platters made up of not only sliced ham, but also deviled eggs, Swedish meatballs, sandwiches, Buffalo wings, shrimp and desserts as well. The stores also feature handmade Rogers Chocolates.

But the real fun comes from being able to sit and enjoy a breakfast, lunch or dinner, with the ham, but without the rest of it sitting in your refrigerator. Breakfast is served all day long and consists of the things you would expect, except of course, that they use their own ham. They do, however, also have French Toast, Belgian Waffles and a potato pancake that I have not personally enjoyed, but I have heard great things about.

Lunches include what is called, "The Original HoneyBaked Ham Lunch," along with turkey, pork and chicken. There are also "Grandwiches," melts, "Croissandwiches" and wraps.

Dinner features a wealth of en-



Photo by Joe Lyons

The delicious-looking food platters are fake, but they represent the party plates available "to go" at the HoneyBaked Ham store.

trees including a sampler plate that lets you enjoy just enough of the ham, the turkey and the ribs. The ribs come with a sauce that is sweeter than you may be used to, but is a true wonder by itself. There is a remarkable treat called the Orange Glazed & Brie Stuffed Chicken Breast. That was just about the best chicken I have had in a long time.

The soups are adequate and made on site.

But the real treat, the best part of the meal turned out to be the side dishes: spinach alfredo, creamed corn, garlic mashed potatoes, cheesy scalloped potatoes, and an ambrosia salad that was hard to believe. Peaches, pineapple, bananas and oranges in a creamy coconut "bliss." I am seriously tempted to go back and order a meal consisting of several side dishes by themselves.

The desserts were also very good. A New Yorker I know has given approval to the New York cheesecake. I went for the carrot cake, because I always do. I would have liked the

that I ordered to go. I expected that HoneyBaked ham would make a great salad. The problem was too much bread, cheese, tomato, etc. and not enough of the ham salad.

Except for that, the food, along with the country kitchen atmosphere, gives you a very good reason to drop by the new HoneyBaked Café. At a time when new dining establishments are popping up like mushrooms here in the Inland Empire, the HoneyBaked Café is running out ahead of the pack.

There are several HoneyBaked Cafés, including locations in: Ontario, Huntington Beach, Tustin and Northridge. They are coming soon to Fresno and Fair Oaks. In Ontario the address is 4320 E. Mills Circle, next to McDonald's.



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"Time Out"

All about restaurants, resorts, wine and travel,

— Saturdays at 5:30 p.m. on
KPLS Radio 830 AM

Sycamore Inn One Year Later — A Success Story —

A year ago when Chuck and Linda Keagle reopened the historic Sycamore Inn in Rancho Cucamonga as a genuinely upscale steakhouse, they quietly acknowledged to themselves that the decision might be risky.

"We questioned if the area was ready for a prime steakhouse when we began operating a year ago," Chuck said recently, "but apparently, the area was. We are much busier than we had anticipated, and the crowds during the recent holidays were incredible. We are truly grateful to our customers, and want to thank them," he said.

An energetic and optimistic Keagle commented, "Everything here is a work in progress. The bar and banquet rooms are being remodeled, the menu is soon to be expanded, and the wine list is constantly expanding, with nearly 200 selections and more than 20 wines available by the glass."

The inn's owners proudly describe the restaurant as similar to the classy Ruth's Chris steakhouses and Morton's. "We know steaks, and we enjoy serving them in an upscale style," Keagle has said. "This simply is fine dining."

The Sycamore Inn's menu

features USDA prime midwestern beef, as well as quality, fresh seafood.

The restaurant's history can be traced to 1848 when it opened as a one-room inn. Through the years, it earned the status of a popular dining "institution," and was at its peak in popularity in the 1960s, '70s and beyond, under the ownership of the Hinrichsen family. The manager in those years was Vern Hinrichsen, himself a virtual institution.

The Keagles are also the owners of the Cask 'N Cleaver, which they opened with other partners in 1967, at the corner of 9th St. and Madrone Ave. in Rancho Cucamonga. That opening has proliferated into an organization of 10 restaurants located throughout Southern California.

In late 2001, Chuck and his wife, Linda, decided to purchase the Sycamore Inn and reinstate it to the grande dame of dignity that it one was.

Said Linda, "Chuck and I had our first real date at the inn nearly 40 years ago. I can remember where we sat! Never did I think that someday we would be a part of this wonderful, historic restaurant."

Broadway...

continued from page 40

land Empire is the ever-popular Candlelight Pavilion in Claremont. Ben Bollinger has been serving up great dinner and wonderful theatre for 18 seasons. Their February dinner show production is "Guys and Dolls" and it will open Feb. 7 and play through March 23, 2003. Matinee: luncheon shows will be held on Feb. 13 and March 6.

The "Guys and Dolls" book is by Jo Swerling and Abe Burrows and music and lyrics are by Broadway multi-Tony winner Frank Loesser. Damon Runyon based the musical on the book, "The Idyll of Sarah Brown."

"Guys and Dolls," winner of eight Tony Awards, is an oddball ro-

mantic comedy, which soars with the spirit of Broadway gangsters and girls, wise guys and women. "Guys and Dolls" is funny and tender and just right for audiences of all ages. The story of the "mission doll," Sarah Brown, and the slick, high-rolling gambler, Sky Masterson, takes us from the heart of Times Square — to the cafes of Havana — to the sewers of NYC. The bright and brassy score triumphs with tunes such as "Luck, Be a Lady Tonight," "Sit Down You're Rockin' the Boat," "A Bushel and A Peck," and the title number, "Guys and Dolls."

Dinner and show prices range from \$41 to \$67 per person for dinner and show tickets for the evening performances and \$34 to \$45 for matinee brunch shows. For information or reservations call 909-626-3296.

continued from page 29

Calico...

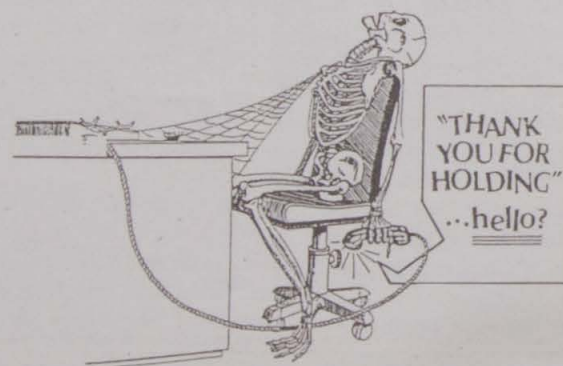


THE GREAT CIVIL WAR—comes alive this President's Day Weekend, Feb. 15 to 17 during Calico Ghost Town Civil War reenactment. For camping and info, call 1-800-TO-CALICO, www.calicotown.com.

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INS Proposes Electronic Passenger Tracking

by Dan Verton as published in Computer World

The U.S. Immigration and Naturalization Service (INS) has proposed a new rule that would require all airlines and commercial shipping companies to submit electronic passenger and crew manifests for all U.S. citizens and noncitizens arriving and departing from the country.

However, the IT changes that would be required under the rule, which was recently unveiled, could cost the ailing airline and shipping industry \$42 million, according to the notice published in *The Federal Register*.

INS currently records arrival and departure information for nonimmigrants on forms called I-94 forms, which are then entered into an INS database called the Nonimmigrant Information System. Carriers have up to 48 hours to submit the data to the INS.

However, under the proposed changes, the INS would require advance electronic submission of biographical data on all passengers and crew members, including U.S. citizens and lawful permanent-resident aliens. Information that would be required to be submitted to the INS via the Advanced Passenger Information

System (APIS) includes: name; date of birth; citizenship; sex; passport number and country of issuance; country of residence; U.S. visa number and other details of its issuance; address while in the U.S. and, when appropriate, alien registration number.

The rule proposes to implement Section 402 of the Enhanced Border Security and Visa Entry Reform Act of 2002, which is intended to tighten border security in the wake of the Sept. 11, 2001 terrorist attacks.

Commercial air carriers collect biographical data from passports, visas or other travel documents at foreign ports and use APIS to transmit this information electronically to the INS and the U.S. Customs Service prior to the arrival of an aircraft in the U.S. However, the new rule would require private companies and governments to convert their existing electronic systems to United Nations Electronic Data Interchange for Administration, Commerce and Transport (EDIFACT), an international standard for data formats.

INS plans to upgrade the APIS system to accept EDIFACT data shortly.

The APIS program began in 1989 and is governed by a memorandum of understanding (MOU) among

the three U.S. Federal Inspection Service (FIS) agencies (INS, Customs and the U.S. Department of Agriculture) and the various commercial air carriers. As part of the MOU, the airlines agreed to send advance passenger information to the government agencies. In return, the FIS agreed to expedite the processing of APIS flights. As carriers provide additional

and more accurate passenger information, the FIS agencies would improve their processing times.

Currently, more than 140 carriers are signatories to the APIS MOU, and two governments—Australia and New Zealand—electronically transmit APIS data to the U.S. Customs Service Data Center in Newington, VA.

Fender Museum Opens STUDIO FM—A New Digital Recording Studio

The Inland Empire music scene is sounding better than ever, thanks to the opening of a brand new, state-of-the-art digital recording and mastering facility in Corona. Recently, the studio made its debut at the Fender Museum of Music and the Arts in Corona, as hundreds of enthusiastic music fans attended an Open House for STUDIO FM.

Housed on the second floor of the Fender Museum's new headquarters at 265 North Main Street, STUDIO FM is available for rental as both a rehearsal and a studio environment. Consisting of a large, comfortable 38-by-20-foot "tracking room" and an adjacent 15-by-20-foot control room, the studio provides 48-track digital recording through two Roland 2480s. The boards are fully automated, loaded with effects and complete with CD burners, while the tracking room is furnished with a wide selection of Fender amplifiers, a six-piece DW drum set with Paiste cymbals, and a sophisticated Furman HD-6 headphone system.

STUDIO FM is under the management of chief audio engineer, Bob Moon, a talented recording engineer,

music producer and studio manager. Fender Museum executive director, John Page stated, "With more than 10 years experience in both live and recorded music, Bob has worked with many area musicians and has built an enviable reputation as an outstanding sound engineer. We are thrilled to have him with us and confident that under his supervision every session booked in STUDIO FM will be an exceptional experience."

Page also announced the formation of STUDIO FM's Producer's Club, members of which receive priority status and reserved time in the recording studio at discounted rates. The Indie Membership, for example, entitles the member to 40 hours of studio time, including mastering, and all media for one full-length project. A \$3,100 value, Indie Membership is offered at just \$2,500. Gold Membership at \$5,000, and Platinum Membership at \$10,000 provide similar savings, as well as a 40 percent discount on additional hours.

For information about STUDIO FM or to reserve studio time, contact Bob Moon at (909) 735-2440, extension 204.

(AmNet)...

continued from page 27

lanta, Ga.; Minneapolis, Minn.; Cherry Hill, N. J., and Portland, Ore.; as well as satellite offices in Mission Viejo, Tampa, Fla. and Kirkland, Wash. For more information, please visit www.amnetmortgage.com. American Residential Investment

Trust, Inc. is a real estate investment trust (REIT) that has traditionally invested in subprime residential mortgage assets. The company intends to terminate its status as a mortgage REIT in the first quarter of 2003. Prior to that time, the company intends to move to another national equity market exchange. For more information, please visit www.amerreit.com.

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WINE REVIEW

Study Confirms Wine's Role in the "French Paradox"

Issue: "The French Paradox — Does Diet or Alcohol Explain the Difference?"

This study, published in *The Lancet*, concludes that moderate wine consumption is the dietary factor most consistently related to a reduced risk of coronary heart disease. In fact, this study attributes these positive effects to wine ethanol and found less significant effects for the ethanol richer alcohol beverages.

Over the last several years, scientists have attempted to account for the so-called "French Paradox," the lower rate of coronary heart disease in France relative to other developed countries with comparable dietary intake. By analyzing extensive data from 21 countries, investigators Michael Criqui, M.D., and Brenda Ringle, M.H.S., from the University of California, San Diego, School of Medicine, confirmed the inverse correlation between wine and coronary heart disease. They also reported that high fruit consumption was related to a low risk of heart disease as

well as overall longevity, and reported a strong association between saturated fat intake and increased heart disease risk.

Background: Dr. Criqui explored the relative importance of different dietary factors by using alcohol, diet, and mortality data from 21 developed countries. Wine, beer and spirits were evaluated separately. This study was conducted to find which dietary factor is most important in the "French Paradox" phenomenon.

As was found nearly 24 years ago in a study by St. Leger — France, which has the highest level of wine and total alcohol intake, was second only to primarily vegetarian Japan in having the lowest coronary heart disease mortality rate. Wine emerged by far as the most consistent and statistically significant factor associated with reduced risk of coronary heart disease.

Their finding that the ethanol in wine was more inversely correlated with coronary heart disease than total wine volume prompted them to con-

clude that only the ethanol in wine, and not wine's phenolic compounds, as others have reported, account for the beneficial effects. However, they do point out that because cohort studies have consistently found the effects of wine to be the same as those associated with other alcoholic beverages, other factors might also be responsible for wine's positive association.

The researchers suggest that lifestyle factors such as the pattern of consuming wine with meals may account for wine's benefits, as alcohol with meals has been reported to inhibit clotting. They further suggest that wine may just be part of an overall healthier Mediterranean-style diet. The researchers also conclude that ethanol in wine is inversely associated to coronary heart disease, but not to longevity.

Professor Criqui further stresses that while modest amounts of alcohol are likely to increase longevity, countries with high per capita alcohol intake also have alcohol abuse problems, which reduce longevity. Many epidemiologic studies have found that moderate alcohol and wine consumption increase overall life expectancy in

groups studied. Furthermore, a published detailed analysis of France reported that in regions where wine is the primary form of alcohol consumed, abuse incidence is lower than in regions where beer and spirits are consumed.

Summary: While this study provides scientific support for the "French Paradox," it needs to be stressed again that the beneficial effects are seen for moderate consumption, between one to two glasses of wine a day as an adjunct to a healthy diet and lifestyle.

The investigators emphasize that because the risk/benefit ratio for alcohol varies from individual to individual, the use of alcohol for cardio-protective purposes should not be encouraged as a public health measure. This view agrees with an editorial in the *Journal of the American Medical Association* stating that a positive message on alcohol is as inappropriate for the general population as is a generalized abstinence message. The *JAMA* editorial authors called for doctors to tailor alcohol advice to the individual, adding that as most people drink moderately, doctors should discuss the potential beneficial effects of alcohol with patients at low risk for alcohol abuse.

MANAGER'S BOOKSHELF

"The Eight Competencies of Relationship Selling: How to Reach the Top 1% in Just 15 Extra Minutes a Day," by Jim Cathcart; Leading Authorities Press, Washington, D.C.; 2002; 235 pages; \$24.95.

Here we are again in yet another down business cycle. If you've managed to advance a career in sales or marketing during the past 15 years, you have experienced three or possibly more such cycles.

If you've only been selling for two years, don't give into pessimism...the cycle will turn. In fact, you can help make it turn by learning to work smarter. One way is to learn to use ideas like those highlighted in "The Eight Competencies of Relationship Selling."

Veteran salespeople will immediately recognize the connection between economic cycles and books about selling techniques. When the economy is hot, sales advice normally focuses on making the best use of your time to do more transactional selling. Transactional selling is the kind that might be typified by street corner vendors. There are so many eager buyers that selling becomes more like picky peddling.

According to the gurus, the only thing a salesperson needs to worry about is which closing technique might be most appropriate. Everyone seems to be in a foot race to gain profits and establish bragging rights about who is "number one."

By the time we reach the third quarter of a sagging economy, transactional selling seems to leave for parts unknown. In its place is consultative selling, whose hallmarks are relationship building with prospective customers highlighted by persistent human contact with people you want to get and keep as ongoing clients.

As author Jim Cathcart indicates, it's a fallacy to believe that consultative selling only works well when times are tough because prospective customers want to "trust" salespeople before buying. Here's a news bulletin: salespeople must earn their customers' trust whether times are good or bad. The bad news about consultative (or relationship) selling is that it does take more effort by salespeople to be effective. It takes a better understanding of customers' needs and far more work to show why your own organization can fill those needs better than anyone else on the planet.

The bad news is that your competi-

tors will become even smarter and work as hard as you do. Many of them will become pessimistic during the process. That's the good news because it will result in you having fewer competitors.

Cathcart points out that the key benefit of relationship selling is that once buyers make a purchase from you — if only a small one to test you — the odds on their making additional purchases are good. He sums up his viewpoint this way: "They buy today and they buy again tomorrow — and so do their friends."

The author distills what he perceives to be the eight vital phases of relationship selling:

- 1. Prepare to sell/build and sustain sales readiness.
- 2. Target the right prospects —

Identify who, how and when to make contact.

- 3. Connect with the person — Establish truthful communications, two ways.

- 4. Assess the needs — Understand the needs of the person and his/her situation.

- 5. Solve the main problem — Cause the person to experience the value you bring.

- 6. Commit to the sale — Confirm that a purchase has been made.

- 7. Assure satisfaction — See that the customers remain satisfied with their decision.

- 8. Manage your sales potential — Lead, motivate and grow yourself.

These eight phases make up the spine on which Cathcart hangs the en-

tire book. Each chapter is filled with ideas and guidance on building these eight core competencies into a best practices methodology to achieve effective sales results through relationship selling.

There are earlier books that address the development of relationship selling for good and bad economic times. Few of these others are as well organized and easy to read as Cathcart's work. He makes putting theory into practice as simple as possible.

"The Eight Competencies of Relationship Selling" offers a banquet of ideas for the price of a good dinner. That's a bargain no matter how you measure the results.

— Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. "Execution: The Discipline of Getting Things Done," by Larry Bossidy & Ran Charan (Crown Publishing...\$27.50) (1)* Why executing a plan well is the true core of every business.
2. "Good to Great," by Jim Collins (HarperCollins...\$27.50) (4) Climbing the steps from being good to being great.
3. "Who Says Elephants Can't Dance?...Inside IBM's Historic Turnaround," by Louis V. Gerstner (HarperCollins...\$27.95) (5) An inside look at how Big Blue not only survived, but thrived.
4. "How Companies Lie: Why Enron Is Just the Tip of the Iceberg," by Larry Elliott (Random House...\$18.95) (3) How to recognize the spin some companies put on the facts.
5. "Conquer the Crash: You Can Survive and Prosper in a Deflationary Depression," by Robert Prechter (John Wiley & Sons...\$27.00) (2)* Tips for pulling out of the economy's nose dive.
6. "Leadership," by Rudolph Giuliani (Hyperion...\$25.95)** What it takes to lead organizations in a time of crisis.
7. "Who Moved My Cheese?" by Spencer Johnson (Putnam...\$19.95)*** (6) A way to deal with change at work and away from it.
8. "Nickel and Dime: On (Not) Getting By in America," by Barbara Ehrenreich (Henry Holt & Company...\$13.00) (7) The dark side of \$7.00 an hour jobs.
9. "Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not," by Robert T. Kiyosaki and Sharon L. Lechter (Warner Books...\$15.95)*** (8) It takes know-how about using money to become rich.
10. "Business: The Ultimate Resource" (Perseus Publishing...\$59.95) (9) Anthology of business articles by past and present gurus.

*(1)—Indicates a book's previous position on the list.

** — Indicates a book's first appearance on the list.

*** — Indicates a book previously on the list is back on it.

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Private Reserve, VQA		2000 Pinot Noir	\$22.00
1999 Chardonnay Icewine	\$79.90	Sonoma Coast, California	
Okanagan Valley, Canada,		1999 Pinot Noir	\$35.00
Private Resme. VOA		Russian River Valley, California	
HOGUE		1999 Pinot Noir	\$22.00
1999 Semillon	\$9.00	Anderson Valley, California	
Columbia Valley, Washington		1999 Pinot Noir	\$22.00
1999 Cabernet Sauvignon	\$18.00	Carneros, California	
Columbia Valley, Washington		1998 Zinfandel	\$22.00
Vineyard Selection		Sonoma County, California	
2000 Pinot Gris	\$10.00	ALLORA VINEYARDS	
Columbia Valley, Washington		1999 Bordeaux Blend	\$60.00
1997 Cabernet Sauvignon	\$30.00	Napa Valley, California, Tresca	
Columbia Valley, Washington, Reserve		1999 Tuscan Blend	\$45.00
1999 Cabernet/Merlot	\$10.00	Napa Valley, California, Cielo	
Columbia Valley, Washington		ALTERRA	
1997 Merlot	\$30.00	1998 Syrah	\$18.00
Columbia Valley, Washington,		Russian River Valley, California	
Reserve			

INVESTMENTS & FINANCE

INLAND EMPIRE BUSINESS JOURNAL / DUFF & PHELPS, LLC STOCK SHEET

THE GAINERS Top five, by percentage					THE LOSERS Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change	Company	Current Close	Beg. of Month	Point Change	% Change
CVB Financial Corp.	26.579	24.400	2.179	8.9	Channell Commercial Corp.	4.129	4.650	-0.521	-11.2
Provident Financial Holdings	26.690	26.301	0.389	1.5	Watson Pharmaceuticals Inc.	27.620	29.990	-2.370	-7.9
Fleetwood Enterprises Inc.	8.270	8.240	0.030	0.4	Pacific Premier Bancorp Inc.	5.750	6.230	-0.480	-7.7
Hansen Natural Corp.	4.210	4.200	0.010	0.2	National RV Holdings Inc.	6.210	6.620	-0.410	-6.2
American States Water Company	23.900	23.900	0.000	0.0	HOT Topic Inc.	23.000	24.180	-1.180	-4.9

Name	Ticker	1/29/03 Close Price	12/29/02 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Co.	AWR	23.900	23.900	0.0	29.01	20.25	18.6	NYSE
Channell Commercial Corp.	CHNL	4.129	4.650	-11.2	8.60	2.88	34.4	NASDAQ
CVB Financial Corp. (H)	CVBF	26.579	24.400	8.9	26.65	13.99	20.6	NASDAQ
Fleetwood Enterprises Inc.	FLE	8.270	8.240	0.4	11.90	2.37	NM	NYSE
Foothill Independent Bancorp	FOOT	18.750	18.899	-0.8	21.84	11.95	14.7	NASDAQ
Hansen Natural Corp.	HANS	4.210	4.200	0.2	4.65	3.00	13.6	AMEX
HOT Topic Inc.	HOTT	23.000	24.180	-4.9	28.20	14.85	24.7	NASDAQ
Keystone Automotive Inds. Inc.	KEYS	15.060	15.600	-3.5	22.25	13.11	17.1	NASDAQ
Modtech Holdings Inc.	MODT	9.500	9.510	-0.1	12.90	8.15	15.1	NASDAQ
National RV Holdings Inc.	NVH	6.210	6.620	-6.2	14.10	4.77	NM	NYSE
PFF Bancorp Inc.	PFB	33.100	34.250	-3.4	38.50	23.50	12.2	NYSE
Pacific Premier Bancorp Inc.	PPBI	5.750	6.230	-7.7	7.10	1.60	NM	AMEX
Provident Financial Holdings	PROV	26.690	26.301	1.5	26.80	14.67	13.5	NASDAQ
Watson Pharmaceuticals Inc.	WPI	27.620	29.990	-7.9	33.25	17.95	17.8	NYSE
Pacer Technology	PTCH	3.95	3.22	22.7	5.99	2.68	11.62	NASDAQ

Notes: (H)-Stock hit 52-week high during the month, (L)-Stock hit 52-week low during the month, (S)-Stock split during the month, NM - Not Meaningful

Five Most Active Stocks		Monthly Summary 1/29/03		Duff & Phelps, LLC One of the nation's leading investment banking and financial advisory organizations. All stock data on this page is provided by Duff & Phelps, LLC from sources deemed reliable. No recommendation is intended or implied. (310) 284-8008.
Stock	Month Volume	Advances	5	
Watson Pharmaceuticals Inc.	11,245,300	Declines	9	
HOT Topic Inc.	10,177,436	Unchanged	0	
Fleetwood Enterprises Inc.	4,690,200	New Highs	1	
CVB Financial Corp.	959,264	New Lows	0	
PFF Bancorp Inc.	596,100			
D&P/IEBJ Total Volume Month	29,556,458			

Accent Furniture Reaches Multi-Million Dollar Settlement

Accent Furniture of Maryland Heights, Mo., has reported reaching a multi-million dollar settlement of its lawsuit with chemical giant, Lilly Industries. Dennis Boyd, president of Accent Furniture, said Lilly Industries agreed to pay his company \$3 million. The offer came during the first week of an expected six-week jury trial in Los Angeles.

Accent made bedroom furniture at its plant in San Bernardino. In 1999, Lilly Industries began supplying Accent with a stain that was intended to finish the furniture with a golden oak color. Accent claimed the stain was unstable. According to Boyd, much of the furniture turned red and pink when treated with the Lilly stain. Boyd claimed his company suffered millions in lost sales.

Attorney Roger Clark of Los Angeles, who represented Accent Furniture, said Boyd had offered to settle the claim for \$600,000 back in October 1999.

Clark said, "Lilly refused to offer a single penny at that time. We had to sue, litigate the case for three years and bring this case to trial before Lilly and its insurers became reasonable. Justice was delayed...but still served." Clark added, "Color is critical in the furniture industry. We think this settle-

ment puts stain formulators everywhere on notice that they must deliver a good, stable product or else suffer the consequences."

Boyd founded Accent Furniture in 1994. It employed approximately 260 employees at its San Bernardino facility. Following the onset of the stain problems in 1999, the company had to lay off many of these employees. The company now sells its furniture under the *Trend Furniture* brand.

Lilly Industries was bought by Valspar Corporation in 2000 and is now based in Minneapolis. Valspar trades on the New York Stock Exchange under the symbol VAL.

FEBRUARY 2003

Fieldstone Communities...

continued from page 34

he said, "we could solve a tremendous amount of community needs." **Corona Gets More Than Homes With Fieldstone/2222**

Fieldstone also refinanced more than \$1.3 million in delinquent tax assessments on the Cresta Verde property left unpaid by the previous owner, thus relieving the city of a hefty financial burden.

There's one more thing: The Cresta Verde Golf Club next door. "We saw Fieldstone up there grading the hill and asked them what they planned to do with the topsoil," said Jay Miller, who bought the course last year and is the founder of a non-profit organization called the "Get A Grip Foundation," to make golfing education accessible to all children.

The next thing Miller knew, Fieldstone was trucking in more than 85,000 cubic yards of topsoil and granite rock from its site, for the re-design and construction of the golf course and the triple-decker driving range, and even helped grade the golf holes with its bulldozers.

"At times there were 100 Fieldstone trucks a day rumbling across our property," Miller said. "We got done in five months what might have taken 12 months without Fieldstone, and their contribution was worth at least \$300,000, maybe more."

Fieldstone Communities is a local, privately-held company that, along with the Fieldstone Company, has built more than 18,000 homes in Southern California and Utah since 1981, reaching more than \$4 billion in total revenue.

The corporate philosophy of Fieldstone has always been to help strengthen and improve the communities in which it builds homes. For example, the Fieldstone Foundation has given some 230 grants worth a total of \$700,000 to non-profit organizations in the Inland Empire, including \$50,000 for the Fender Museum of the Arts.

"We've had a lot of developers over the years in Corona, but Fieldstone is right at the top when it comes to giving back to the community," said assistant city manager, Brad Robbins. "They do things because it's right, not because they have to do it!"

For more information on Fieldstone or the Cresta Verde community, please visit the Fieldstone Web site at www.fieldstone-homes.com.

Nurses' Union Election at Pomona Valley Hospital to be Reviewed by National Labor Relations Board

Pomona Valley Hospital Medical Center received communication last week from the National Labor Relations Board office in Washington D.C. that the recent election by the hospital's nurses regarding unionization will be reviewed in a hearing for the purpose of resolving issues raised by the hospital following the election.

In correspondence dated Jan. 15, the NLRB's three-member panel indicated that the hospital's objections to the election held Sept. 18-19 of last year "raise substantial and material factual issues warranting a hearing." The NLRB memo states that the hearing will be held for the purpose of receiving evidence to resolve the allegations that employees were harassed, intimidated, threatened, and subjected to criminal acts for opposing the Union. The hearing will also review evidence that concerns an allegation that an employee videotaped the polling place and other employees in and near the polling area.

The hospital contends that these actions are in violation of federal law and the rights of voters. Pomona Valley Hospital had challenged the nurses' union vote based on information received from hospital nurses and other staff members both prior to and during the election.

The tally of ballots following the election was 275 in opposition to a nurses' union at PVHMC and 393 in favor.

Pomona Valley Hospital President/CEO Richard Yochum indicated in a letter to all hospital employees that, "Contrary to the union's allegation that the hospital's challenge was a method to delay certification of the nurses' vote, the NLRB's ruling validates our contention that the alleged tactics of intimidation, harassment, threats and coercion by the Union and its supporters do merit further investigation." Yochum also stated that, "If these actions are found to be in violation of federal law and the rights of voters, it can lead to the NLRB setting aside the election and conducting a new one."

The hospital has stated previously that it has a desire to protect the rights of all of its employees, including the right to due process in challenging the outcome of the nurses' election.

"Ultimately, the provision of safe, quality health care is our number one priority," Yochum said. "We have exceptional nurses who have delivered outstanding care for the past 100 years and we intend to continue providing that level of care."

Indio...

continued from page 1

The festival is presented by Fantasy Springs Casino, Riverside County Credit Union, Valley Independent Bank and Dole products.

Gates open at 10 a.m. and close at 10 p.m. General admission is \$7, adults; \$6, seniors; \$5, group bus tours; \$4, youth, and free for children under 5. For more information, call 1-800-811-FAIR.

Coming Soon

Sneak Preview

Coming in the March Issue

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ENVIRONMENTAL
HEALTH CARE
MALLS

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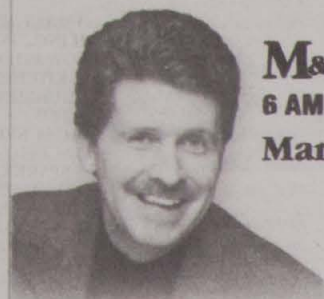
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Ontario Convention Center Women & Business Expo, May 16, 2003

KRLA... SmartTalk



M&M in the Morning
6 AM TO 9 AM with
Mark Larson



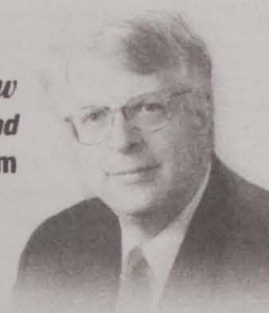
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The Hugh Hewitt Show
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BUSINESS INFORMATION RESOURCES

WEB SITES

Aviastar Communications, Inc. www.aviastar.net
Agricultural Export Program (AEP), Calif. Dept. of Food and Agriculture www.atinet.org/aep
Best Bets of Things to do.com searlistatler.com
Business Bank of California www.businessbank.com
California State Government Home Page www.ca.gov
Center for International Trade Development www.resources4u.com/citd/
City Business Guide CITIVU Rancho Cucamonga www.citivu.com
Columbia Chino Valley Medical Center www.cvmc.com
First Federal Savings of San Gabriel Valley www.firstfederalsv.com
PFF Bank & Trust www.pffbank.com

I.E. Small Business Dev. Ctr www.iesbdc.org
Marriage & Family Therapist www.claremontcounseling.com
Small Business Developm. Center www.iesbdc.org
U.S. President www.whitehouse.gov

E-MAIL ADDRESSES

Bill Leonard senator.leonard@sen.ca.gov
California Center for Health Improvement cchmail@aol.com
Inland Empire International Business Association ieibtrade@aol.com
U.S. Government Printing Office, GPO Access gpoaccess@gpo.gov
U.S. President president@whitehouse.gov

NEW BUSINESS

INNOVATIVE RISK SOLUTIONS, 2995 VAN BUREN BLVD., STE. A13, CRAIG HUDSON, RIVERSIDE, CA 92503-5606

THE BEAUTIFUL MISTAKE, 4595 ROSEWOOD PL., ARMIN TCHAM RIVERSIDE, CA 92506-1081

WILLIAMS WHOLESALERS CYCLES, 25013 CORTE VIENNA, TIMOTHY WILLIAMS, MURRIETA, CA 92563-5016

THE RIGHT CLICK, 29279 SUMMERSSET DR., BARBARA RUND, SUN CITY, CA 92586-3179

CORONA LUBE PIT STOP, 410 RIVER RD., STE. SHANE BILLS, CORONA, CA 92880-1380

ISLANDBREEZE NETWORK SOLUTIONS, 1141 POMONA RD., STE. D, RANDALL L. HUNT, CORONA, CA 92882-7148

ICM SALES LEASING, 10930 LIMONITE AVE., WILLIAM PERRY, MIRA LOMA, CA 91752-2255

THAI HOUSE RESTAURANT, 68545 RAMON RD., STE. C104, SUVADDEE BOONSUB, CATHEDRAL CITY, CA 92234-3386

EUROPEAN TOUCH, 68560 TORTUGA RD., EDWARD HAMILTON, CATHEDRAL CITY, CA 92234-3875

PALM SPRINGS CANDY CO., 68845 PEREZ RD., CATHEDRAL CITY, CA 92234-7254

THE LEADERSHIP DEVELOPMENT & TRAINING INC., 52500 CALHOUN ST., ANDREW NIELSEN, COACHELLA, CA 92236-9656

LOVELY NAILS, 119 LA PLZ., TAMMY TRUONG, PALM SPRINGS, CA 92262-6382

NUTRI SPORT GROUP, 440 S. EL CIELO RD., STE. 17, NUTRITIONAL SCIENCE SPORTS, PALM SPRINGS, CA 92262-7927

DESERT DOLPHIN HEALING TOUCH, 143 GERONIMO ST., TIMOTHY MCCUE-SCARBROUGH, PALM SPRINGS, CA 92264-7833

PROFESSIONAL IRRIGATION SVCS., 1059 BRADY LN., ROLANDO GONZALEZ, CALIMESA, CA 92320-1611

LENICK RENTAL CO., 4321 ALAMO ST., LEONARD GRAVES, RIVERSIDE, CA 92501-1038

BOWENS TIP TOP ROOFING, 3425 CANNES AVE., STEPHEN BOWEN, RIVERSIDE, CA 92501-1211

GM BUSINESS INTERIORS, 1099 W. LA CADENA DR., GOFORTH & MART RIVERSIDE, CA 92501-1413

BIG O TIRES, 11820 MAGNOLIA AVE., INLAND EMPIRE AUTOMOTIVE LLC, RIVERSIDE, CA 92503-4916

ULTIMATE CONSTRUCTION, 9119 DEODAR CT., JEFF STEINER, RIVERSIDE, CA 92503-5617

TIFFANY BROOKS STUDIO OF WALL MAGIC, 2951 MCALLISTER ST., LYNN NEVATT, RIVERSIDE, CA

92503-6111
BRAVO DE RUEDA, 4069 MELROSE ST., JUAN DE RUEDA, RIVERSIDE, CA 92504-2629

CELADON DESIGN GROUP LLC, 2900 ADAMS ST., STE. B14, RIVERSIDE, CA 92504-8308

CALIFORNIA INLAND BANKERS, 7177 BROCKTON AVE. STE. 336, GUILD MORTGAGE CO., RIVERSIDE, CA 92506-2634

CAPITAL REAL ESTATE & INVESTMENTS, 6956 INDIANA AVE., STE. 15, EDNA KEARNEY, RIVERSIDE, CA 92506-4109

DE ANZA PET CENTER, 7820 LIMONITE AVE., BRIAN STURGEON, RIVERSIDE, CA 92509-5360

W R PAINTING, 9060 KENNEDY ST., WALLACE RUDD, RIVERSIDE, CA 92509-5937

SAN ISIDRO TRUCKING, 6168 LAKAREN LN., JOSE CABRERA, RIVERSIDE, CA 92509-6279

WORLD HELP INDUSTRIES, P.O. BOX 8546, LORAN MOORE, RIVERSIDE, CA 92515-8546

LAKE INSPECTION SVCS., 33430 MACY ST., JOHN RODRIGUEZ, LAKE ELSINORE, CA 92530-5685

EMERALD TRAVEL, 1304 W. FLORIDA AVE., DOROTHY MARTIN, HEMET, CA 92543-3908

KID ZONE, 123 S. CARMALITA ST., RIVERSIDE COUNTY YOUTH MUSEUM, HEMET, CA 92543-4229

ADVANCED CONSTRUCTION, 41360 SHADOW PALM WAY, JAMES HAYNES, HEMET, CA 92544-8293

GRANIT TRANSFORMATIONS OF TEMECULA VALLEY, 25622 BUENA VILLAGE CT., KATHLEEN HENDRICKS, MORENO VALLEY, CA 92551-2098

BARREDA SVCS., 24102 FUSCHIA CT., LEONOR BARREDA, MURRIETA, CA 92562-2134

CONTACT INTERNATIONAL, 39930 WHITEWOOD RD., #1205, MARK ERICKSON, MURRIETA, CA 92563-5576

PERRIS PRINT STOP, 975 MORGAN ST., JOSEPH CANTONE, PERRIS, CA 92571-3103

J L ELECTRIC, 24540 CONEJO DR., JOSEPH LAVALLE, CANYON LAKE, CA 92587-8929

HBT TRUCKING INC., 39662 RORIPAUGH RD., TEMECULA, CA 92591-6116

HOMEPLATE RENTALS, P.O. BOX 1, DAVID BURGESS JR., WILDOMAR, CA 92595-0001

CORONA DENTAL GROUP, 161 N. MCKINLEY ST., STE. 102, TINH HO DENTAL CORP., CORONA, CA 92879-6530

RAMOS GLOVES, 1311 JASMINE CIR., TAMMY RAMOS, CORONA, CA 92880-1284

M W DRYWALL INC., 2151 SHELLEY CIR., CORONA, CA 92880-5485

THORLEY HEADERS, 1220

RAILROAD ST., THORLEY ACQUISITION SUB INC., CORONA, CA 92882-1837

CARBURETORS UNLIMITED, 947 RANCHEROS DR., # A, BRUCE BENNER, SAN MARCOS, CA 92069-3028

DESERT PACIFIC PROPERTIES, 77899 WOLF RD., STE.101, DESERT PACIFIC, PROPERTIES LLC, PALM DESERT, CA 92211-1137

YOUR POOL & SPA MAINTENANCE CO., 76794 CHRYSANTHEMUM WAY, ALISON SANDERS, PALM DESERT, CA 92211-7461

LOPEZ INSURANCE AGENCY, 69265 RAMON RD., STE. B3, MARIO LOPEZ, CATHEDRAL CITY, CA 92234-3391

FINISH FIRST, 68340 CONCEPCION RD., LISA KNOX, CATHEDRAL CITY, CA 92234-3636

SPRINGS WATER TRUCK SVC., 9678 SAN RAFAEL RD., MARIO CANCIC, DESERT HOT SPRINGS, CA 92240-1817

AQUA STAR POOL SVC., P.O. BOX 378, CHARLES SILVA, LA QUINTA, CA 92253-0378

ESP LANDSCAPE SVCS., P.O. BOX 611, PEERLESS GOLF INC., LA QUINTA, CA 92253-0611

COOPERS, P.O. BOX 1373, SCOPERS LLC, LA QUINTA, CA 92253-1373

LA QUINTA TOUR & TRAVEL, P.O. BOX 1802, JOE CEVES, LA QUINTA, CA 92253-1802

CRAZY SHIRTS, 110 N. PALM CANYON DR., ONLY THE BEST INC., PALM SPRINGS, CA 92262-5504

THE RV LIFESTYLE SHOW, 2100 E. TAHQUITZ CANYON WAY, JAMES NABOURS, PALM SPRINGS, CA 92262-7006

SJV ENTERPRISES, 7887 LINARES AVE., SHELDON VESS, RIVERSIDE, CA 92509-6196

CUSTOM BILLING SOLUTIONS, 4781 SUNCREST DR., BRENDA COWAN, RIVERSIDE, CA 92509-6526

CHAPPARRAL REALTY CENTER, P.O. BOX 391370, CHAPPARRAL MORTGAGE CORP., ANZA, CA 92539-1370

CUSTOM FIR, 12576 HEACOCK ST., JUSTIN SALAS, MORENO VALLEY, CA 92553-3010

DESIGN AIR, 11948 ALBION WAY, PAUL DAVIDSON, MORENO VALLEY, CA 92557-6139

WONDERLAND GARDEN, 12125 DAY ST., STE. K407, VINCENT HOLGUIN, MORENO VALLEY, CA 92557-6720

CRITTER SITTER PET SITTING, 25661 ELDER AVE., MARLEEN MCKENZIE, MORENO VALLEY, CA 92557-7638

DEMARCO HOLDING, 36660 BUTTERFLY PEAK RD., MARK LAMONT, MOUNTAIN CENTER, CA 92561-3006

J & J ADJUSTING, 9767 DEL VAL DR., JOHN QUINN, MURRIETA, CA 92562-

4039
WALL TO WALL KITCHEN & BATH INC., 35350 TWIN WILLOW RD., WALL TO WALL KITCHEN & BATH INC., MURRIETA, CA 92563-2405

BAP MEDICAL SVCS., 2339 S. SAN JACINTO AVE., DOUGLAS SPARKS, SAN JACINTO, CA 92583-5313

SSD INSURANCE SVCS., 42041 AVENIDA ALVARADO, # B, SHANE DOULL, TEMECULA, CA 92590-3448

DAVES GRADING & GOLF CONSTRUCTION, 35580 BALSAM ST., DAVID SLANE JR., WILDOMAR, CA 92595-8635

SADDLE SORE EATERY & SALOON, 348 6TH ST., RANDY RATLIFF, NORCO, CA 92860-1756

R & H HEATING & AIR CONDITIONING, 625 LOCUST ST., RONALD HURA, CORONA, CA 92879-2943

PARK PLACE RESIDENTIAL CARE FACILITY, 4361 E PASEO CAROLETA, DELIA PILOTON, PALM SPRINGS, CA 92264-3411

THREE DEUCES, 3747 CENTRAL AVE., JIM RUIZ, RIVERSIDE, CA 92506-2422

CTR INVESTMENT PROPERTIES, 1473 TIMBERLANE DR., WENDY EHLERS, RIVERSIDE, CA 92506-4038

NORRIS GROUP, 18710 VAN BUREN BLVD., BRUCE NORRIS FINANCIAL GROUP INC., RIVERSIDE, CA 92508-9112

CHRISTOFFERSEN ENGINEERING, 2431 RUBIDOUX BLVD., STE. 6, BRYAN CHRISTOFFERSEN, RIVERSIDE, CA 92509-2135

ELECTRONIC DESIGN SOLUTIONS, 350 S. MAPLE ST., STE. L, JAMES CARROLL, CORONA, CA 92880-6948

DESERT COMMUNICATIONS SYSTEMS, 817 ORANGE HEIGHTS LNC, KEVIN HARRIS, CORONA, CA 92882-6841

ENDEAVOR FREELANCING, 752 MERIDIAN CIR., ROBERT GRANDA, CORONA, CA 92882-8688

ECONO-CRETE, 76623 NEW YORK AVE., PALM DESERT 2000 INC., PALM DESERT, CA 92211-0946

THUNDER RIDGE DESIGN, 68525 TORTUGA RD., GARLAND STROUD, CATHEDRAL CITY, CA 92234-3867

TAQUERIA ARANDAS, 51541 HARRISON ST., JESUS HERNANDEZ, COACHELLA, CA 92236-1568

FLAMINGO RESORT HOTEL & SPA, 67221 PIERSON BLVD., RAINIER INVESTMENTS INC., DESERT HOT SPRINGS, CA 92240-3309

PUMAS SOCCER CLUB, 15380 AVENIDA RAMADA, ANTONIO BLIZAIDE, DESERT HOT SPRINGS, CA 92240-9008

THE WILSON COLLECTIVE, 52100 AVENIDA ALVARADO, MICHAEL

JWILSON, LA QUINTA, CA 92253-3229

ISABEL'S BLUE PIG, 74220 HIGHWAY 111, WINCEY WILLHOITE, PALM DESERT, CA 92260-4138

EASY RENTALS, 2025 E. FRANCIS DR., ALL BROKE DOWN INC., PALM SPRINGS, CA 92262-2549

ABLE PROPERTY MANAGEMENT & REAL ESTATE, 4275 LEMON ST., STE. 211, PENNY MARTIN, RIVERSIDE, CA 92501-3608

LOU-LOK, 4618 TOMLINSON AVE., LOUIS MARTINEZ, RIVERSIDE, CA 92503-2834

SIGN CO. & NEON, 9667 MAGNOLIA AVE., MANUEL BANNELOS, RIVERSIDE, CA 92503-3645

ADVANCED NATURAL HEALING CENTER, 3761 VAN BUREN BLVD., STE. E, SUN AE HAN, RIVERSIDE, CA 92503-4266

PANORAMA IMAGES, 6773 SUNNYVALE DR., ALFRED DENSON, RIVERSIDE, CA 92505-2145

ARTS LANDSCAPING & TREE SVC., 413 GLEN AVE., APT A, SUZANNA AVILA, RIVERSIDE, CA 92507-1337

CALZONA DISTRIBUTION CO., 2025 CHICAGO AVE., STE. A15, SOLAR HEATING SPECIALISTS INC., RIVERSIDE, CA 92507-2320

EASTSIDE CHRISTIAN ACADEMY, 2355 PENNSYLVANIA AVE., TITO SALOMON, RIVERSIDE, CA 92507-5825

LUBATTI DESIGNS UNLIMITED, 8315 63RD ST., ERICH LUBATT RIVERSIDE, CA 92509-6004

K & R TECH, 6160 KIP PL., RAOUL HENDERSON, RIVERSIDE, CA 92509-6325

SATELLITE DREAMS, 4745 HORSESHOE LN., CHERYL KETCHUM, RIVERSIDE, CA 92509-7102

A CUT ABOVE GLASS & MIRRORS, P.O. BOX 20846, ROBERT LATONIO, RIVERSIDE, CA 92516-0846

J & D MOTORSPORTS, 18650 COLLIER AVE., STE. J, DUANE BASCOM, LAKE ELSINORE, CA 92530-2724

GREEN TREE LEARNING CENTER INC., 10813 BREEZY MEADOW DR., MORENO VALLEY, CA 92557-3976

M & M SVCS., 25219 RIDGE PLUME DR., MARK DIETZLER, MURRIETA, CA 92563-5375

ADVANTAGE VENDING SVCS., 31805 U.S. HIGHWAY 79, CHAMITH INC., TEMECULA, CA 92592-5870

ALL KINDS OF LAMP SHADES, 2284 GRIFFIN WAY STE., 102, BERNICE SILVERMAN, CORONA, CA 92879-6568

L & P ENTERPRISE, 2153 COTTONCREEK LN., LARRY COVINGTON JR., CORONA, CA 92880-5456

NEW BUSINESS

SHORT POUR CONCRETE, 23151 COFFEE BERRY CIR., STEVEN PETERSON, CORONA, CA 92883-8132

CIROS RESTAURANT & PIZZARIA, 81963 U.S. HIGHWAY 111, CIROS INC., INDIO, CA 92201-5418

ACCESS ONE FINANCIAL, 82365 U.S. HIGHWAY 111, STE. 104, OSCAR AMEZCUA, INDIO, CA 92201-5631

BAIL BONDS BY RUBEN SANCHEZ JR., 2690 U.S. HIGHWAY 111, RUBEN SANCHEZ JR., INDIO, CA 92201-5634

CHAMPAGNE TOUCH MANAGEMENT SVCS., 77899 WOLF RD., STE. 106, CHAMPAGNE TOUCH INC., PALM DESERT, CA 92211-1137

PEPES MEXICAN & SEAFOOD, 2579 W. RAMSEY ST., JESUS SIORDIA, BANNING, CA 92220-3713

BELLAGIO BROTHERS, 31185 SAN ELIJAY AVE., JAMES TUCKER, CATHEDRAL CITY, CA 92234-3048

SOUTHERN CAL PAINTING INC., P.O. BOX 11, CATHEDRAL CITY, CA 92235-0011

UNLIMITED SUCCESS, 12314 PALM DR., # 145, KAREN HARVEY, DESERT HOT SPRINGS, CA 92240-3908

CJW GENERAL CONTRACTING, 54530 AVENIDA MADERO, WALTON BROTHERS INC., LA QUINTA, CA 92253-3725

ENGINEERING CONCEPTS, GENERAL DELIVERY, VICTORIA GACETA, NORTH PALM SPRINGS, CA 92258-9999

PHILLIPS CHIROPRACTIC OFFICE, 44855 SAN PABLO AVE., # 4-6, JEFFREY PHILLIPS, PALM DESERT, CA 92260-3530

MANTRAP NAILS, 73850 HIGHWAY 111, STE. C, TONY TRUONG, PALM DESERT, CA 92260-4015

INDIKA HOME, 74271 HIGHWAY 111, INDIKA HOME LLC, PALM DESERT, CA 92260-4117

ADVANCE AUTO BROKERS, 401 W. RADIO RD., # B3T, RICHARD LEANUES, PALM SPRINGS, CA 92262-1600

SELF FASHION, 101 S. FARRELL DR., MICHONG LEE, PALM SPRINGS, CA 92262-7204

S H REALTY INVESTMENTS, P.O. BOX 4695, NADIA RAAFAAT, PALM SPRINGS, CA 92263-4695

LA GALLERIA CONSIGNMENTS, P.O. BOX 516, MARIO LOYA, RANCHO MIRAGE, CA 92270-0516

THUNDERBIRD REALTY CO., 71330 HIGHWAY 111, T-BIRD REALTY INC., RANCHO MIRAGE, CA 92270-4105

WILLIE MAES ANOINTED TOUCH SALON, 4095 MISSION INN AVE., #A, WILLIE BEVERLY, RIVERSIDE, CA 92501-3204

DEE'S SALON, 5533 VAN BUREN BLVD., DOROTHY GILL, RIVERSIDE, CA 92503-2068

UNIQUE MAINTENANCE SVC., 16255 PICK PL., JUAN RAMIREZ, RIVERSIDE, CA 92504-5647

QUALITY BUILDING MAINTENANCE, 4655 MINNIER AVE., APT. 72A, MOHAN CRISTINA, RIVERSIDE, CA 92505-2833

FULL SPECTRUM AUTO DETAILING, 7960 PEAK CT., JOHN ECKER, RIVERSIDE, CA 92506-4808

FGK GRAPHICS, 4275 VERNON AVE., GABRIELE KIERTZNER, RIVERSIDE, CA 92509-2961

INDIAN TREE SVC., 3522 RUBIDOUX BLVD., APT. 22, SHAWN BARRIOS, RIVERSIDE, CA 92509-4466

DEVELOPERS NETWORK GROUP, 17 CORTE MADERA, JUSTIN CZERNIAK, LAKE ELSINORE, CA 92532-0200

FLORIDA TRANSMISSION, 1200 W. FLORIDA AVE., STE. S, LISA ARGUELLO, HEMET, CA 92543-3979

CROSSPOINT CHURCH, 825 S. GILBERT ST., CALVARY BAPTIST CHURCH OF HEMET, HEMET, CA 92543-7033

BIG PETES FEED, 32230 SAGE RD., JUDY PETERSON, HEMET, CA 92544-9519

BEYOND 2000 MOTORSPORTS, P.O. BOX 548, ROBERT FLAVEN, HOMELAND, CA 92548-0548

WILD INK PRODUCTIONS, P.O. BOX 355, JERRY ORTON, IDYLLWILD, CA 92549-0355

IDYLLWILD PROPERTY MANAGEMENT, P.O. BOX 3411, BOBBIE JOHNS, IDYLLWILD, CA 92549-3411

MILE HIGH INSPECTION, P.O. BOX 3723, DAVIN COSTA-RICHARDSON, IDYLLWILD, CA 92549-3723

LOMANITEA PRODUCTIONS, 16564 SIR BARTON WAY, LOUIS WINDER JR., MORENO VALLEY, CA 92551-2536

OUR REALTY, 24281 SUNNYMEAD BLVD., MARGARET VEAL, MORENO VALLEY, CA 92553-3029

TONY'S TV VCR SALES & REPAIR, 24481 SUNNYMEAD BLVD., ANTONIO CASTANEDA, MORENO VALLEY, CA 92553-9313

A TO Z HOME IMPROVEMENTS, 28131 BETHANY CIR., JOSEPH ZMUDDSKY, MORENO VALLEY, CA 92555-5401

THUNDER & LIGHTNING TRANSPORT, 28011 HEMLOCK AVE., CESAR LOPEZ, MORENO VALLEY, CA 92555-5420

GREENSIDE PROMOTIONS, 23960 BRITTLEBUSH CIR., JEANNINE BRYANT, MORENO VALLEY, CA 92557-2933

EL DORADO POINTE APARTMENTS, 12159 CALLE SOMBRA, DESERT POINT PROPERTY LP, MORENO VALLEY, CA 92557-7042

SO HO NETWORKING, 37395 HUCKABY LN., BRADLEY NELSON, MURRIETA, CA 92562-3243

TAX PROS, 41135 FIG ST., DONALD GUNDRY, MURRIETA, CA 92562-6910

GOLD STAR REAL ESTATE, P.O. BOX 1041, CESAR SIMON, MURRIETA, CA 92564-1041

PERRIS ENGINEERING, 1051 DAVIDS RD., PAUL DIEGES, PERRIS, CA 92571-0844

A BETTER WAY, 30300 CARMEL RD., EARL PETERSON, SUN CITY, CA 92586-5204

CHOICE CABINETS, 30152 LONGHORN DR., KENNETH CHANDLER JR., CANYON LAKE, CA 92587-7671

COBELL MAILING SVCS., 27574 COMMERCE CENTER DR., STE. 135, ABTIK INC., TEMECULA, CA 92590-2535

NOBLE & ASSOC., 31989 CORTE SOLEDAD, STEVEN NOBLE, TEMECULA, CA 92592-6462

COUNTRY ESTATES REALTY, P.O. BOX 640, DONALD HAAS, WINCHESTER, CA 92596-0640

WILD WEST POOL PARTIES, P.O. BOX 1031, ROY MITCHELL, GARDEN GROVE, CA 92842-1031

GOOD WILL REALTY, P.O. BOX 77033, RONALD ARISO, CORONA, CA 92877-0101

TRAPEZE ENTERPRISES, P.O. BOX 1745, TIMOTHY MARTIN, CORONA, CA 92878-1745

BLEND RIDE SHOP, 2264 GRIFFIN WAY, # 103, MARK BRIERLEY, CORONA, CA 92879-6531

RAINBOW GRAPHICS, 1003 MIRAFLORES DR., AUGUSTO IBASCO JR., CORONA, CA 92882-8848

VALLEY PLAZA DOCTORS HOSPITAL, 13100 STUDEBAKER RD., SOUTHWEST HOSPITAL DVLPMNT, NORWALK, CA 90650-2531

ENNS CO., 13659 ROSECRANS AVE., STE. J, JUANITA RODRIGUEZ, SANTA FE SPRINGS, CA 90670-5044

MAYA DAIRY, 8762 KIMBALL AVE., JUAN ECHEVERRIA, CHINO, CA 91710-9230

NIKOS CAFE, 46767 MONROE ST., PHYLLIS BOGIANOS, INDIO, CA 92201-5507

BODY TIME, 45352 INDIAN WELLS LN., TOBYE KLUG, INDIAN WELLS, CA 92210-8828

LAST TIME AROUND, 77852 WILDCAT DR., STE. 4, CHANTAL ANDERSON, PALM DESERT, CA 92211-1142

CALIFORNIA LOG HOMES, 805 N 8TH ST., DEBORA ANDERSON, BANNING, CA 92220-2344

H & R BLOCK, 1393 W. RAMSEY ST., JERRY FRANKLIN, BANNING, CA 92220-4447

CHERRY VALLEY MATRESS & FURNITURE CO., 1001 BEAUMONT AVE., JACK MASSENGALL, BEAUMONT, CA 92223-1832

RISEING SUN HOME, 31495 AVENIDA DEL PADRE,

CONCHITA DIATA, CATHEDRAL CITY, CA 92234-3098

HOME SWEET HOME, 31779 AVENIDA LA GAVIOTA, RICARDO TERAN, CATHEDRAL CITY, CA 92234-5259

HUMMER TOURS OF PALM SPRINGS, 37188 MELROSE DR., APT. 1, SCOTT MCFARLAND, CATHEDRAL CITY, CA 92234-7755

ACCOUNTING ON WHEELS, 35200 CATHEDRAL CANYON DR., UNIT 171, MULUNESH ALEM, CATHEDRAL CITY, CA 92234-8006

TAQUERIA MONARCA LLC, P.O. BOX 187, COACHELLA, CA 92236-0187

JEKKEL MUSIC, 51001 EISENHOWER DR., BRUCE CATHART JR., LA QUINTA, CA 92253-3042

H & R BLOCK, 74284 HIGHWAY 111, DEANNA FRANKLIN, PALM DESERT, CA 92260-4139

DESERT ART COLLECTION, 45350 SAN LUIS REY AVE., FEDDERLY & ASSOC., PALM DESERT, CA 92260-4309

PS MODERN TOURS, 2841 N. STARR RD., ROBERT EMBER, PALM SPRINGS, CA 92262-2051

SOLAR PROPERTIES GROUP, 2241 N. LEONARD RD., ALBERT MALLIKA, PALM SPRINGS, CA 92262-2721

COUNTRY CLUB LIMO, 1490 N. PALM CANYON DR., RONALD MILLER, PALM SPRINGS, CA 92262-4412

BABES BBQ GRILL & BREW HOUSE, 71800 HIGHWAY 111, # A176, DONALD LUCKY LLC, RANCHO MIRAGE, CA 92270-4425

THE HAIR CREATION, 12032 WEEPING WILLOW LN., ANA RODRIGUEZ, FONTANA, CA 92337-2635

ZUIDMULDER LANDSCAPING, 4352 6TH ST., BRIAN ZUIDMULDER, RIVERSIDE, CA 92501-2621

ALI CAT RECORDS, 4136 10TH ST., ALI CAT RECORDS INC., RIVERSIDE, CA 92501-3110

TINY'S AUTO DETAIL, 6901 BRUNSWICK ST., CARLOS LOPEZ, RIVERSIDE, CA 92503

B L M TAX SVC., 4773 TYLER ST., STE. 2E, MONIKA STAUB, RIVERSIDE, CA 92503-2814

WHEEL FITS, 10051 FOX ST., REBECCA SPARTOS, RIVERSIDE, CA 92503-5468

WORLD CLASS MORTGAGE, 1450 UNIVERSITY AVE., STE. E, CHARLES WHITEHEAD, RIVERSIDE, CA 92507-4411

TAGGERS BAIL BONDS, 5528 MISSION BLVD., MICHAEL BRADLEY, RIVERSIDE, CA 92509-4515

YUCATAN AUTOMOTIVE CENTER, 3762 ARORA ST., DILMAR ZELAYAN-DIA, RIVERSIDE, CA 92509-4521

ADVANCED AUTOMOTIVE & DIAGNOSTICS, 3750

DALY AVE., VYTAULAS KIRSINAS, RIVERSIDE, CA 92509-4674

SOLUTIONS BUSINESS CONSULTING, 5696 SHARON WAY, MICHAEL SCHLENKER, RIVERSIDE, CA 92509-5542

JOLOMA TRUCKING, 8013 DAVID WAY, BLAS GARCIA, RIVERSIDE, CA 92509-6114

WIRED UP, 1200 W. FLORIDA AVE., STE. J, JOSHUA EPSTEIN, HEMET, CA 92543-3945

H & R BLOCK, 412 E FLORIDA AVE., JERRY FRANKLIN, HEMET, CA 92543-4210

PAULS PAINTING, 26044 YALE ST., PAUL FRANK, HEMET, CA 92544-6257

ADVENTURE RISK MANAGEMENT, P.O. BOX 809, JOHN JACOBS, IDYLLWILD, CA 92549-0809

OBRIEN'S POOL & SPA SVC., 15581 NADIA ST., TIMOTHY OBRIEN, MORENO VALLEY, CA 92551-6918

INTEGRATED CARE COMMUNITIES, 11751 DAVIS ST., CA DRUG CONSULTANTS INC., MORENO VALLEY, CA 92557-6316

VALLEY NAILS, 12220 PIGEON PASS RD., STE. S, UT TH TRAN, MORENO VALLEY, CA 92557-6904

ADZ GALORE, 40460 CALIFORNIA OAKS RD., BRIAN CONNORS, MURRIETA, CA 92562-5828

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CALENDAR₀₃

7 Resource Center for Nonprofit Management presents Lunch Lessons, a monthly professional and personal development workshop series, "How to Make Your Network Work For You." Presented by Robbie Motter, 11:45 am-1 pm, 4505 Allstate Drive, Suite 223, Riverside. Fee: \$15. For lunch you may bring your own "brown bag" or, for an additional \$7.00, lunch can be ordered from a local deli. For reservations or more information please call (909) 686-2890.

8 The Computer Fair will be in Fairplex 4 the 8th & 9th with hundreds of computer related items at wholesale prices. For information please contact Sharon Autry (909) 865-4262.

8 The Pasadena Symphony's free musical circus for children to feature trio of African drummers at Pasadena Civic Auditorium, Saturday, 8:30 am-10 am, 300 E. Green Street, Pasadena. Program includes opportunity for youngsters to play orchestral instruments. For more information please call (626) 793-7122.

12 The Mt. San Antonio College Small Business Development Center is offering the following free two-hour workshop. How to put your best foot forward when discussing credit needs with your banker. What the banks are looking for when they make their decisions on loans. Your credit report, experience level, financial data to be submitted and other pertinent items necessary to obtaining a favorable decision from the bank. For information and registration call the Mt. San Antonio College Small Business Development Center at (800) 450-7232. Wed., 9 am-11 am, 300 W. Second Street, Suite 203, Pomona.

15 Come celebrate the Scottish heritage of the historic *Queen Mary* at the tenth annual *Queen Mary* Scottish Festival. A weekend full of festivities is scheduled for Feb. 15th and 16th from 9 a.m. to 6 p.m. each day aboard

the majestic ocean liner. Prices for the Scottish Festival are \$17 for adults, \$15 for seniors and \$1 for children ages 3-11 with two-day tickets at \$23, \$21 and \$15 respectively. Festivities on both days will include Highland Dancing Competitions and country-dance performances by the Royal Scottish Country Dance Society. For more information call (562) 435-3511.

15 A Garden for All Seasons: A Native Plant Home Landscaping Workshop, Saturday, from 9am-4pm, Rancho Santa Ana Botanic Garden, 1500 N. College Ave., Claremont. Fee: \$50, nonmember, \$62. For more information please contact Christopher Stevenson at (909) 625-8767, ext. 250.

19 Redlands For You Network dinner meeting presents "The Five Unclaimed Human Resources for Personal and Professional Empowerment," Wed., 5:30 pm, Marie Calendar's, 1625 Industrial Park Ave., Redlands. Fee: Prepaid, Friday prior to meeting. Members \$20, non-members \$22 with prepaid reservations, \$23 at the door, members and non-members. For more information and to make reservations contact, Sandy Stephens at (909) 799-1849.

20 To Be or Not to Be a 501(c) 3 Organization Workshop, presented by The Resource Center for Nonprofit Management. This workshop will cover the planning steps to make the process easier, advantages and disadvantages of becoming a nonprofit corporation, defining the community need and fund-raising potential for the organization and necessary steps for incorporation and tax exemption process. From 6:30 pm - 8:30 pm, 4505 Allstate Drive, Suite 223, Riverside. Fee: \$35. To register please call (909) 686-2890.

22 Understanding International Trade. Discover the basics of international trade for small businesses. Get your

product sold overseas and get paid on time with a thorough understanding of the rules and regulations for exporting and importing. Expand sales and profits by selling to international markets. Tuesday, 9 am-12 noon at National University, 3390 Harbor Blvd., Costa Mesa, fee: \$25 which includes materials, and there is a \$5 discount if pre-paid. For more information call (714) 550-7369.

25 Marketing and Promotion. Need more sales? Things you tried didn't work? Developing a client base need not be difficult or expensive. Save

valuable business dollars by learning the best ways to market and expand your business. Tuesday, 9 am-12 noon at National University, 3390 Harbor Blvd., Costa Mesa, fee: \$25 which includes materials, and there is a \$5 discount if pre-paid. For more information call (714) 550-7369.

28 The popular National Scrap booking and Ancestry Expo will return to Fairplex 5 through March 1. The newest craze in preserving and displaying memories will offer products, demonstrations and even a cropping

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So. Cal Firms Design "City Within a City" in Beijing, China

Two Southern California associated architectural firms have completed a master plan as the first step in the design of a new "city within a city" in the very heart of historic Beijing, China. Located near familiar

universal landmarks such as the Forbidden City, the Temple of Heaven, and Tianamen Square, this exciting project blends a mix of uses, including: office, retail, recreational, and residential on more than 100 acres of

land, roughly the land area of the entire Ontario Mills site.

Called the "New World City," this revitalized area will be home to more than 32,000 residents, about the size of Beverly Hills, and is a diverse

community complete with a country club, three schools, neighborhood parks, police department, utility stations, public and private transportation facilities, civic support spaces, and a Buddhist temple.

The two firms — Leidenfrost / Horowitz & Associates, Inc. of Glendale, as the executive architects, and Nardi Associates of Ontario, as the design architect, — have joined forces to meet the multiple challenges of completing a large scale project in time for the 2008 Summer Olympics. "This project is definitely fast-track and geared for China's fast-growing upper middle class economy. It is aimed at meeting the residential, entertainment, and commercial needs of China's expanding business and professional class," said Oscar Leidenfrost, AIA.

In addition, the master plan and building design meld traditional Chinese urban and architectural elements with contemporary Western approaches. According to Norberto F. Nardi, AIA, "The concepts developed for this project recognize the importance of creating a model for habitat that transcends the city's boundaries and defines a more balanced relationship among basic urban activities."

As the capital of the world's most populous nation, Beijing is under pressure to modernize existing housing infrastructure while accommodating high population density. Beijing's modernization is often characterized as inhospitable.

The LHA / Nardi team further responded to Chinese cultural values and melded them with more Western and contemporary designs for upscale living. Cultural elements such as the importance of family, communal identity, and mutual interdependence permeate the master plan and the design of each building.

The LHA / Nardi team has included to build in sustainable design principles from the start, making the area highly livable for years to come. Designs maximize daylight, incorporate passive solar construction, facilitate pedestrian and bicycle circulation, allow for storm drainage water conservation, and make use of renewable and non-toxic materials making "New World City" a city for the future.

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McDougal...

continued from page 7

Montclair, Pomona, Ontario, and Chino. We'd like to do three a year, at least, but we need everything — material, drywall, volunteers, etc. The person to call is Cindy Torres, executive director, at 909-596-7098.

McDougal was recently honored with the Public Service Award for a Distinguished Alumnus sponsored by the University of Riverside

Alumni Association at the annual ceremony during which five awards are presented. He is also the vice president of the Chaffey College Governing Board. He was inducted into the Athletes Hall of Fame at UC Riverside in 1986 for his basketball and civic accomplishments, where he met golfer, Gary McCord. When it comes to golf, McDougal can drive the ball more than 300 yards! "People seem to like that," he commented. His handicap, by the way, is four.

U.S. Trade...

continued from page 1

House concentrated first on winning trade negotiating authority (TPA, previously called "fast track") from Congress. Now that it has secured TPA, it will try to complete trade agreements. But the promises the Administration made in order to win enough votes to pass TPA were "one step back," Lindsey charged: now the U.S. has to reconcile its free trade rhetoric with newly-enacted protectionist legislation.

Especially worrisome, Lindsey said, is that the U.S.' 30 percent steel tariffs, its "obscenely lavish" 2002 farm bill, blocked Canadian softwood lumber imports, and tighter textile and apparel rules dealt a "body blow" to U.S. credibility in convincing other countries to open their markets. "These concessions have provided protectionist politicians in other countries excuses on a silver platter and will make the U.S.' efforts to liberalize trade in the World Trade Organization (WTO) much more difficult," he predicted.

Bush Trade Policy

On the multilateral front, the U.S. has recently offered two bold proposals — one to eliminate export subsidies on agriculture and limit trade-distorting domestic price supports, and the other to eliminate all tariffs on industrial goods by 2015.

But while both proposals are ambitious, many trading partners, especially developing countries, Lindsey said, will be skeptical about whether the Bush Administration will actually remove all protections to the U.S. agriculture, textiles, and steel sectors.

Turning to the long-discussed hemispheric Free Trade Agreement of

the Americas (FTAA), Lindsey said the initiative is on "life support, but neither the U.S. nor the South Americans want to be blamed for killing it" by admitting they cannot make the painful concessions required.

Bilateral free trade agreements (FTAs) with Chile and Singapore have just been concluded and Congressional approval is certain. But other FTAs, which are primarily prompted by foreign policy and security concerns (with Morocco, Central America, Southern Africa and Australia) will not proceed so quickly, Lindsey believes.

But given the fact that the WTO will — at best — meet its end-2004 timetable, and the FTAA is nearly dead, bilateral agreements are the only tangible accomplishments the Administration will be able to point to since the passage of TPA. As a result, Lindsey concluded, the Bush White House will continue to emphasize bilateral FTAs.

Brink Lindsey is director, Center for Trade Policy Studies, Cato Institute. Publisher, Keizai Koho Center, Director, Hideaki Tanaka kkl@kkl-usa.org, 1900 K Street NW, Suite 1075, Washington D.C. 20006, 202-293-8430, www.kkl.or.jp. The Keizai Koho Center (KKC) is an independent, non-profit organization designed to promote the understanding of Japan's economy and society at home and abroad. Its financial resources are derived entirely from the private sector.

KKC fosters a deeper understanding of Japan's basic social structure. Furthermore, it conducts public affairs activities to improve the Japanese people's recognition of Japan's global role.

Executive Notes

San Francisco-based **Bank of the West** announced the hiring of **Thomas A. Pool** as vice president and business development officer in its SBA lending division. **Pool** will be based in Southern California and serve the Greater Inland Empire region. **Pool** comes to **Bank of the West** with extensive experience in SBA lending. Prior to coming to **Bank of the West**, **Pool** was vice president and business development officer for Temecula Valley Bank where he was responsible for handling all SBA development...**Ernest Wade, P.L.S.**, manager of the Surveying and Mapping Department of **RBF's** Temecula office, was recently appointed to the position of vice president. **Wade** has more than 33 years of experience in land surveying for commercial and residential developments, public works and transportation projects. He specializes in the management of survey projects that require the use of new technology in performing geodetic and mapping surveys in both the field and office environments...Attorney, **Glen S. Robinson**, with more than 18 years experience in business, medical malpractice, plaintiffs' personal injury, and casualty defense matters, has joined the law offices of **Dale S. Gribow. Robinson**, a Pal Alto native, spent his formative years in the San Mateo County/San Francisco Bay area. **Robinson** earned his bachelor of art degree in economics from the **University of California at Davis** and his juris doctor degree from the **McGeorge School of Law**, University of the Pacific.

Will the 'Dogs of the Dow' Bark Again in 2003?

In today's low interest rate environment, dividends do matter and the Dow Dog Theory seems ripe for a comeback, opines Payden & Rygel

In today's low interest rate environment and with the Bush administration's plans to cut taxes on dividends, leading investment manager Payden & Rygel recommends that investors pay attention to dividend yields in their 2003 investment strategies.

"If the tax rate is reduced, dividend-paying stocks should get a boost, especially since battered investors are looking for a safer way to own stocks," notes Joan Payden, president and CEO of Payden & Rygel. "It won't be surprising to see the 'Dogs of the Dow' make a strong comeback in 2003."

Payden notes, "Large and small cap stocks are down approximately 20 percent in 2002, but our Growth & Income Fund based on the Dow Dog Theory is down only 9.8 percent. Year-to-date, the fund has outperformed its index, the Russell 1000, by 1.9 percent and has outperformed the S&P 500 by 7.4 percent."

The Payden Growth & Income

Fund (PDOGX), a large-cap value fund, invests in the largest U.S. companies focusing on their dividend yield while producing competitive returns. The fund follows the Dow Dog Theory, investing half of its assets in the highest dividend-paying stocks of the Dow Jones Industrial Average and the other half in securities that replicate the S&P 500. This fund is appropriate for equity investors who wish to gain broad exposure to large company stocks as part of their overall asset location strategy. It offers no loads, no 12b-1 fees and a very low expense ratio.

Payden & Rygel (www.payden.com) is one of the largest global independent investment managers in the U.S., with \$45 billion in assets under management. Since 1983, the firm has advised pension plans, public funds, corporations, foundations, endowments and individual investors on their overall investment strategies. The firm, headquartered in Los Angeles with offices in London, Dublin and Frankfurt, is the advisor to Paydenfunds, a family of no-load, low-expense stock and bond mutual funds that consistently rank at the top of their peer groups.

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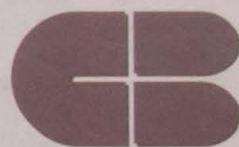
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